User Manual for e-Banking Services for Business Clients

Introduction to e-Banking user manual

Dear users,

This e-Banking User Manual will guide you on a step by step basis, on how to use and operate with banking services. The manual is designed to show youhow to use our e-Banking service through all the screens that will appear when using our e-Banking. If you find any difficulties in using our e-Banking service do not hesitate to contact our call centre (038/555-555 and 049/555-555; esupport@procreditbank-kos.com) with any remarks, issues or questions.

ProCredit e-Banking Team

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1. General description of the service

e-Banking is a service that provides ProCredit Bank clients with access to their bank accounts and enables them to operate with the accounts through Internet. With the Internet Banking System all the clients can use the following banking services:

a. Operations with accounts:
- Institutional Payment executions within PCB Branches
- National Payment executions with other local banks in EUR currency
- International payment order for commercial transactions
- Upload files such as salary files without visiting the bank;

b. Information about accounts:
- Account movements and balances
- Daily account statements
- Viewing your recent orders made through e-Banking
- Viewing all your orders made in our bank
- Print Account Statements in different versions (Excel, PDF and CSV).

1.1. User profile

'User', as per the Internet banking system is any physical person who is authorized to operate with bank accounts held with ProCredit Bank and is given a user name chosen by him/her and a password to access e-Banking. The user can access only his/her accounts on which he or she is authorized.

1.2. User guidelines for e-Banking

Access to the Internet Banking System is provided only to those clients that have applied for e-Banking service at ProCredit Bank branches. To gain access, all you need is to open the secured and certified ProCredit Bank Kosova web page https://ebanking.procreditbank-kos.com.

1.1. Orders of payment via e-Banking

The bank accepts continuously orders of payment conducted via banking electronic service, twenty-four hours a day, seven days a week. Orders of payments which do not contain the necessary information or in cases when the account does not have sufficient funds, cannot be realized via electronic service.

1.2. Completion of orders of payments via electronic banking services

1. All the registered orders in the time interval after 20:00 will remain unexecuted by the bank until 05:00 the next day.

2. Institutional orders (within ProCredit branches) which are realized between the accounts of the same currency, will be executed by the bank from 05:00 until 20:00 of the same day.

3. Institutional orders (within ProCredit Bank branches) which are registered between the accounts with different currencies (Exchange rate) may be realized only from 09:00 until 15:00 during the business days (excluding Saturday). Institutional orders of payment (within the ProCredit Bank branches) registered with Exchange rate after the cut off time will be declined.

4. National orders of payment (directed to the clients of different local banks) may be realized only in EUR currency.

5. National orders of payment are executed and sent to other domestic banks from 8:30 until 15:00 (with the same date of exchange). National orders registered after this time, will be executed by the bank and send to the other banks in the next business days.

6. International orders of payment are proceeded on the same date, according to the cut off time of the corresponding banks, from 8:30 until 15:00 (terms of the correspondent banks may be found on our pricelist in the internet). Registered orders of payment after this time will be executed by the bank and send to other banks in the next business day.

7. International orders in different currencies (exchange rates) may be registered only from 09:00 until 15:00 during the business days (excluding Saturday). Registered international orders of payment with exchange rate after the cut off time will be declined.

8. Orders of payment of invoices of the Government Institutions and Public Companies which are registered within the day from 05:00 until 20:00 are sent to the Central Bank in the next business day, on today's exchange date.

1.5. Fees and commissions

In order to use e-Banking services you are obliged to pay Bank fees and commissions in the amount set in the pricelist, within ProCredit Bank's terms & conditions. The Bank has the right to change the pricelist within Terms and Conditions, at any time with prior notice to its clients.

1.6. Responsibility

1. When executing client orders the Bank checks the lawfulness of transactions.
2. The client is responsible for the consequences resulting from wrong or inaccurate orders.
3. When the Bank incorrectly executes a client order, the Bank is self-responsible.
4. The Bank is not responsible for unlawful actions by third parties, which are unfavourable for the client as a result of using e-Banking, as well as for failure in executing client orders due to technical reasons outside its control.
5. The users are responsible for keeping the active RSA Secure ID token in a safe and proper place
6. The users are responsible for keeping safe their codes and passwords to access e-Banking.
7. It is not advisable to write down the codes and passwords.
8. The Bank is not responsible for passwords, codes of RSA Secure ID token that are accidentally found out/revealed by third parties.

1.7 Basic Requirements

e-Banking service is available only to those clients that applied for e-Banking service and are registered as e-Banking users. Depending on the type of the contract, the user can access only

his/her accounts or the accounts he/she is authorized on and for which they are provided with a unique user name, password and the RSA Secure ID token for accessing e-Banking.

RSAID token is a hardware device that displays a unique code generated by RSAID, and has a logarithm in combination with unique symmetric keys equipped by an internal clock. The algorithm generates a new code every 60 seconds for the programmed life of the token.

1.8. User Guidelines for e-Banking

To gain access to e-Banking services clients need to access the secured and certified ProCredit Bank Kosova web page https://ebanking.procreditbank-kos.com.

Below you will find the security recommendations you should apply before you LOG-IN:

- **Protection of sensitive information**

The most important factor when using e-Banking service is to make sure that sensitive banking information exchanged via Internet is carried out in a safe way.
You should be alert that we never contact customers by mail or phone to request their PIN codes, token numbers, card numbers or any other sensitive information.

- **Using e-Banking**

In order to use e-Banking service safely, it is important to undertake the following precaution measures:

1) Protect your PC

Once you have access to an Internet connection, it is important that your PC is protected from unauthorized persons access or malicious programs (suspicious hidden files, viruses or other malware).

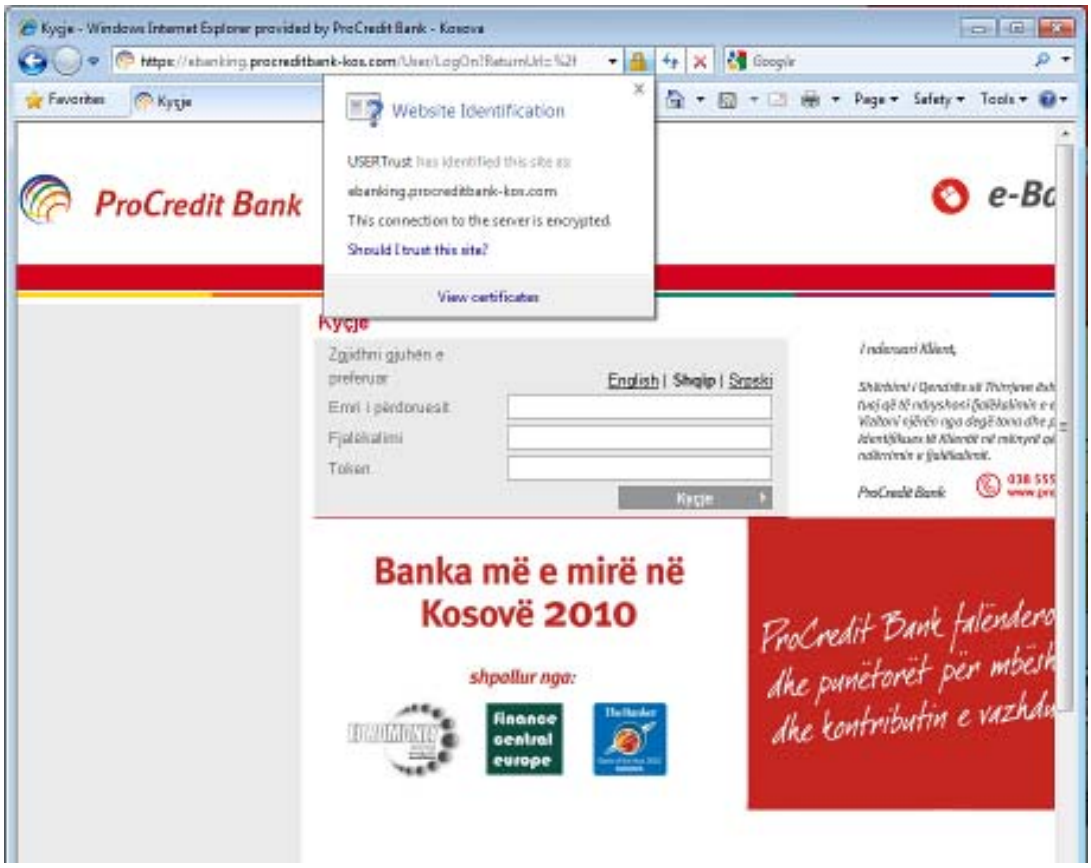
- It is important to have installed Anti-Virus, firewall and anti-spyware software that may come with your PC or is provided by your Internet service provider. Firewall software protects the PC from malicious attacks from outside, and has similarities with anti-virus software. Spyware is a program that is installed on your PC without your knowledge and it keeps track of your actions (password, codes, etc) while using yourcomputer and the Internet. Hence, an anti-spyware program is necessary for the protection of PC from these attacks. Make sure these programs are updated regularly.
- Using e-Banking from an Internet café or library is not advisable, or must be done with great caution, since it is difficult to know how secure these PCs may be.

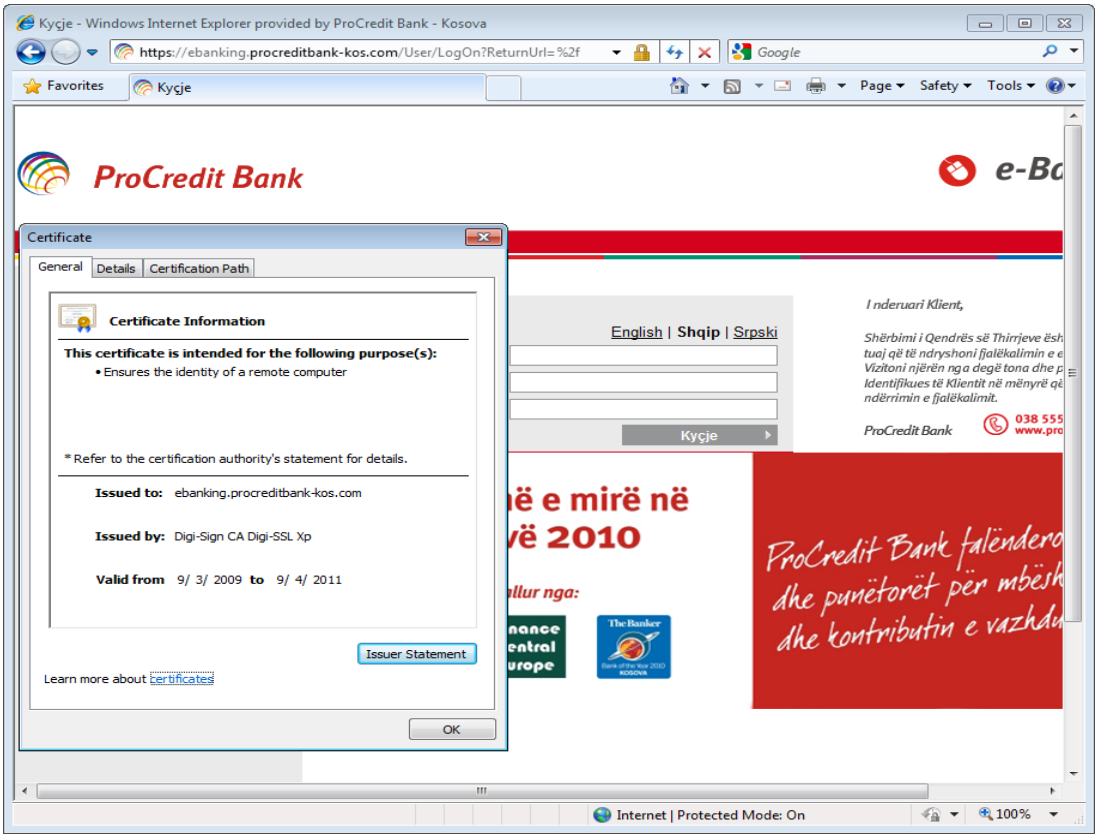
2) Fraud protection - Make sure you use PCB e-Banking service

- Banks and financial institutions are sometimes subject to so-called phishing – i.e. fraud attempts. This is a form of fraud on the Internet where clients are tricked into revealing confidential information to malicious users. An example is a case of someone presenting

himself as bank representative, who emails or calls clients asking them to enter their bank password, card number and PIN. PCB Kosovo representatives will never ask for such information via email or telephone.
- Another phishing case is when malicious users clone a website to look like a bank website. To avoid such risk you should make sure you are using the website provided by PCB.

When you enter the online e-Banking log-in page, make sure you start a secured session (SSL encrypted) which starts with HTTPS:// before you enter your log-in data. Then, you should enter the secure site and verify the Security Certificate. If you use Microsoft Internet Explorer, an icon of a lock appears on the bottom line of your browser. To make sure you are communicating with ProCredit Bank Kosovo e-Banking service you should click on the lock to verify the security certificate that is issued by a Company (in our case it is currently Digi-Sign CA Digi-SSL Xp) and carefully view the certificate validity. (See examples of ProCredit Bank Kosova below)





3) Protect your tokens, user names and passwords

- Remember your username and password, and change the latter frequently, and make sure it is not easy to guess, i.e. do not use words found from the dictionary, names of cities, family members, or birthdates.
- Remember your password, instead of writing it on a piece of paper.
- If it is written on a piece of paper, this information should be stored in a safe place.
- Do not share this sensitive information with anyone.

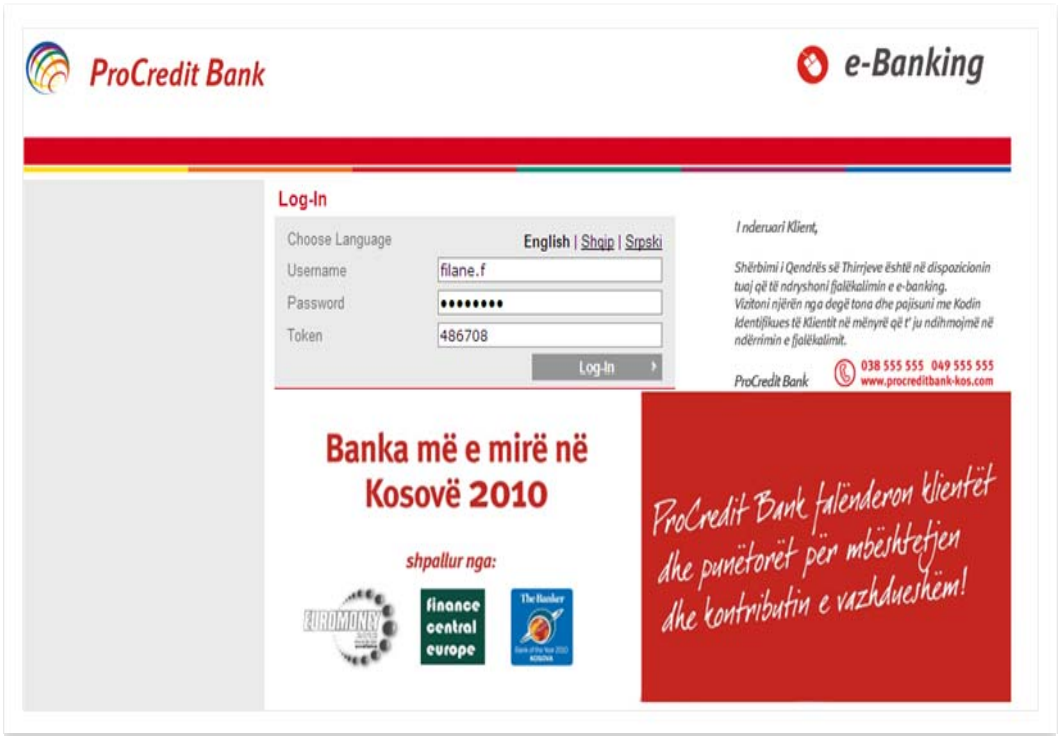
4) Remember to regularly update important programs

- Use the newest version of your Internet browser, which includes all security updates. Check regularly with the supplier of the web browser to see if any new security updates were released and install them when available.
- Check regularly the provider of your operating system to see if security updates are released and install them when available.

2. Log-In : Instruction

In order to access e-Banking you will be required to enter a username and password. These details are provided when you apply for e-Banking service at one of ProCredit Bank branches. Please follow the web link below: https://ebanking.procreditbank-kos.com .
On this webpage you will have the possibility to read more on how to use our e-Banking service, whereas the User Manual is the same document which was handed to you when applying for e-Banking.

In order to log-in please select the language, enter your username (chosen by client during the application process at a branch), your password and then enter the six digits which show currently on your token (RSA Secure ID) (these digits change every 60 seconds). After you have entered all needed information you should click the Log-in button.
Once you login in ProCredit Bank Web e-Banking Application you will see the screen below:



2.1. Change Password

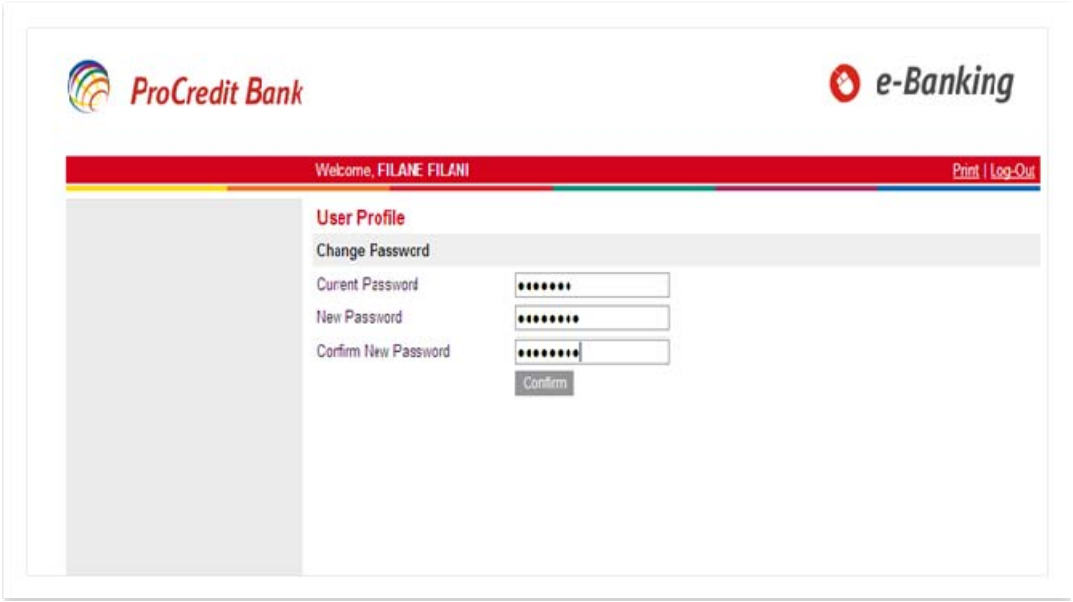
Once you have filled in the required fields and clicked **Log In**, you shall have the opportunity to change your password according to your preferences. It is very important to mention that you shall use the password according to Password Complexity Standard as described below:

User password has to be 7 to 10 characters long and must contain case letters, digits and at least one symbol (ex. **Aa2@banka**).

Make sure that you type in your password exactly as it is provided to you (upper and lower case, special chars, symbols), because your e-Banking account will be locked after three unsuccessful attempts due to security reasons.

Important: When you change your password you must make sure that it contains at least one out of four character sets:

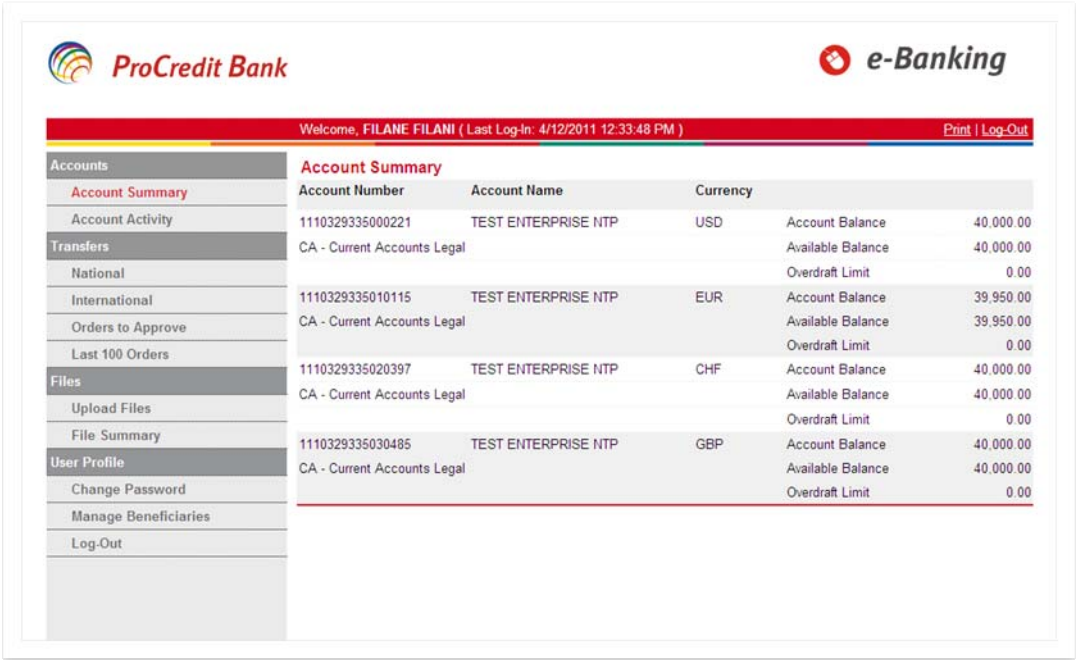
- ***Lower Case letters (abcd….)***
- ***Upper Case letters (ABCD…)***
- ***Numbers (0123…9)***
- ***Special characters (!@#$%^&*()_+|~-=\`{}[]:";'<>?,./)***



2.2. Account Summary

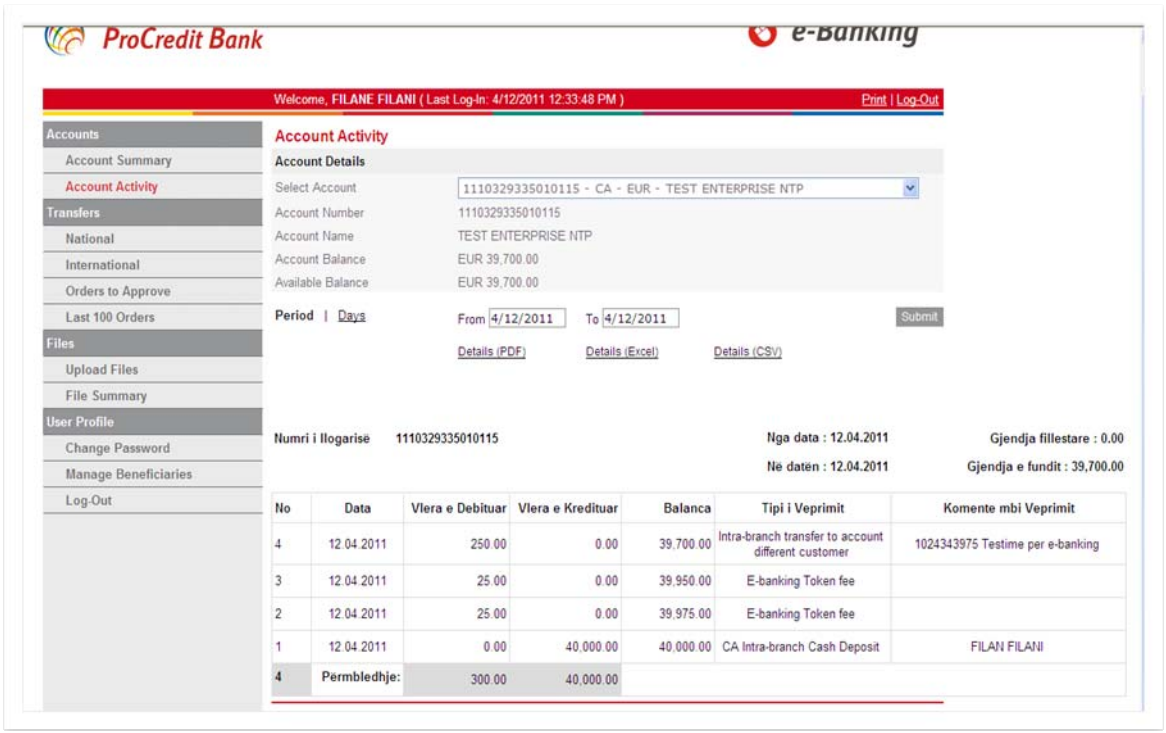
The first screen you will see is your **Account Summary**. This page shows a list of your company accounts (e.g. Current Account, Time Deposit Account, Credit Cards and Overdrafts) held with ProCredit Bank Kosovo and their summary.

The number of accounts you will see in your e-Banking application will depend on the type of contract chosen and the authorization level for the accounts when applying at the branch.



2.3. Account Activity

This page shows all activities on your accounts. If you want to check you previous activities with our bank you should click on the **Account Activity** on the left side of your screen. By entering the option **Account Activity** and choosing the dates for which you would like to see your account activities, the following screen will appear:



In order to meet your needs in the most appropriate way, you can choose from three different account statement versions: PDF; Excel and CSV.

Account Statement in **PDF version**

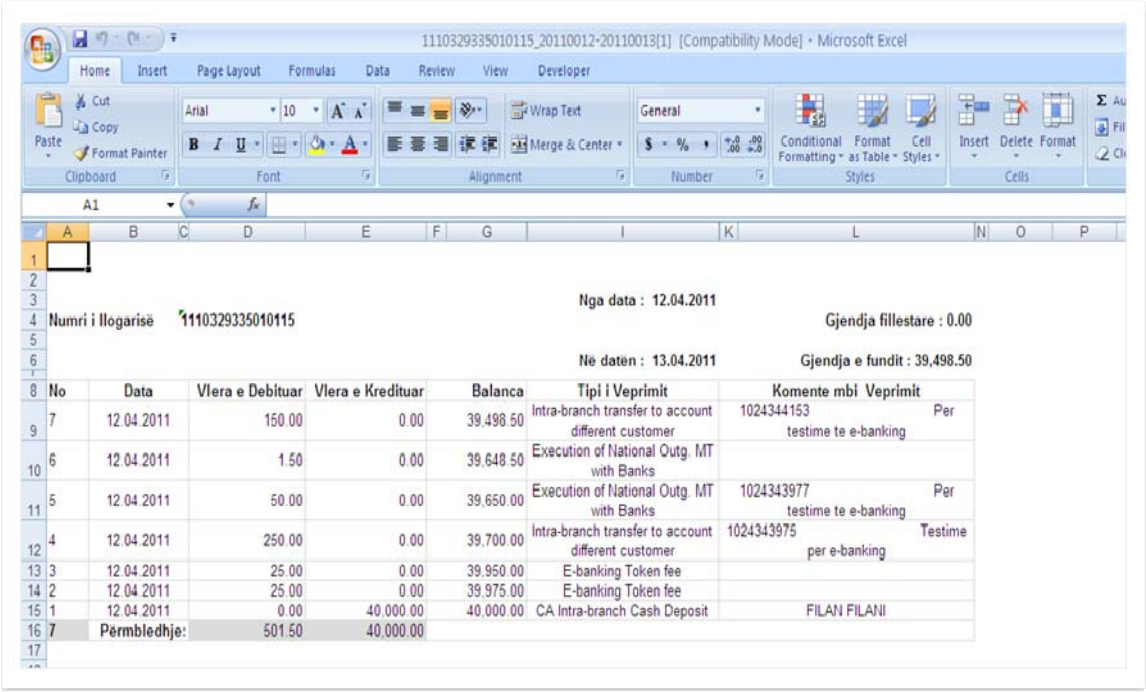
Numri i llogarisë 1110329335010115

Nga data : 12.04.2011
Në datën : 13.04.2011

Gjendja fillestare : 0.00
Gjendja e fundit : 39,498.50

No	Data	Vlera e Debituar	Vlera e Kredituar	Balanca	Tipi i Veprimit	Komente mbi Veprimit
7	12.04.2011	150.00	0.00	39,498.50	Intra-branch transfer to account different customer	1024344153 testime te e-banking Per
6	12.04.2011	1.50	0.00	39,648.50	Execution of National Outg. IMT with Banks	
5	12.04.2011	50.00	0.00	39,650.00	Execution of National Outg. IMT with Banks	1024343977 testime te e-banking Per
4	12.04.2011	250.00	0.00	39,700.00	Intra-branch transfer to account different customer	1024343975 per e-banking Testime
3	12.04.2011	25.00	0.00	39,950.00	E-banking Token fee	
2	12.04.2011	25.00	0.00	39,975.00	E-banking Token fee	
1	12.04.2011	0.00	40,000.00	40,000.00	CA Intra-branch Cash Deposit	FILAN FILANI
7	Permbledhje:	501.50	40,000.00			

Account Statement in **Excel Version**



1110329335010115_20110012-20110013[1] [Compatibility Mode] - Microsoft Excel

Nga data : 12.04.2011

Numri i llogarisë 1110329335010115

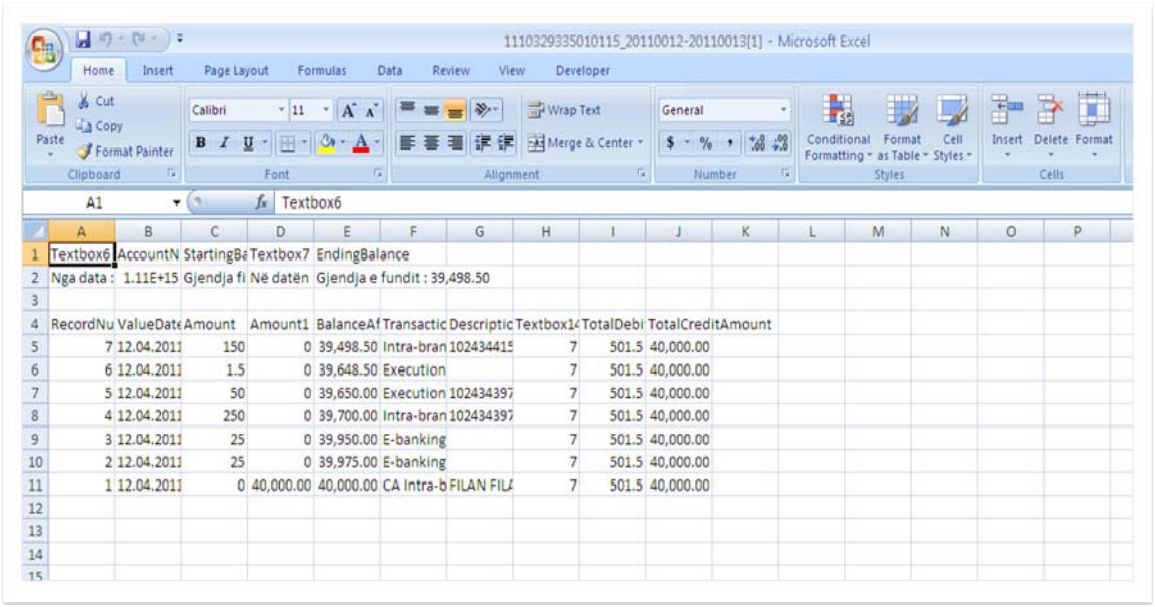
Gjendja fillestare : 0.00

Në datën : 13.04.2011

Gjendja e fundit : 39,498.50

No	Data	Vlera e Debituar	Vlera e Kredituar	Balanca	Tipi i Veprimit	Komente mbi Veprimit
7	12.04.2011	150.00	0.00	39,498.50	Intra-branch transfer to account different customer	1024344153 Per testime te e-banking
6	12.04.2011	1.50	0.00	39,648.50	Execution of National Outg. MT with Banks	
5	12.04.2011	50.00	0.00	39,650.00	Execution of National Outg. MT with Banks	1024343977 Per testime te e-banking
4	12.04.2011	250.00	0.00	39,700.00	Intra-branch transfer to account different customer	1024343975 Testime per e-banking
3	12.04.2011	25.00	0.00	39,950.00	E-banking Token fee	
2	12.04.2011	25.00	0.00	39,975.00	E-banking Token fee	
1	12.04.2011	0.00	40,000.00	40,000.00	CA Intra-branch Cash Deposit	FILAN FILANI
7	Permbledhje:	501.50	40,000.00			

Account statement in **CSV version**



1110329335010115_20110012-20110013[1] - Microsoft Excel

Textbox6	AccountN	StartingBa	Textbox7	EndingBalance										
Nga data :	1.11E+15	Gjendja fi	Në datën	Gjendja e fundit : 39,498.50										
RecordNu	ValueDate	Amount	Amount1	BalanceAf	Transactic	Descriptic	Textbox14	TotalDebi	TotalCredit	Amount				
7	12.04.2011	150	0	39,498.50	Intra-bran	102434415	7	501.5	40,000.00					
6	12.04.2011	1.5	0	39,648.50	Execution		7	501.5	40,000.00					
5	12.04.2011	50	0	39,650.00	Execution	102434397	7	501.5	40,000.00					
4	12.04.2011	250	0	39,700.00	Intra-bran	102434397	7	501.5	40,000.00					
3	12.04.2011	25	0	39,950.00	E-banking		7	501.5	40,000.00					
2	12.04.2011	25	0	39,975.00	E-banking		7	501.5	40,000.00					
1	12.04.2011	0	40,000.00	40,000.00	CA Intra-b	FILAN FILA	7	501.5	40,000.00					

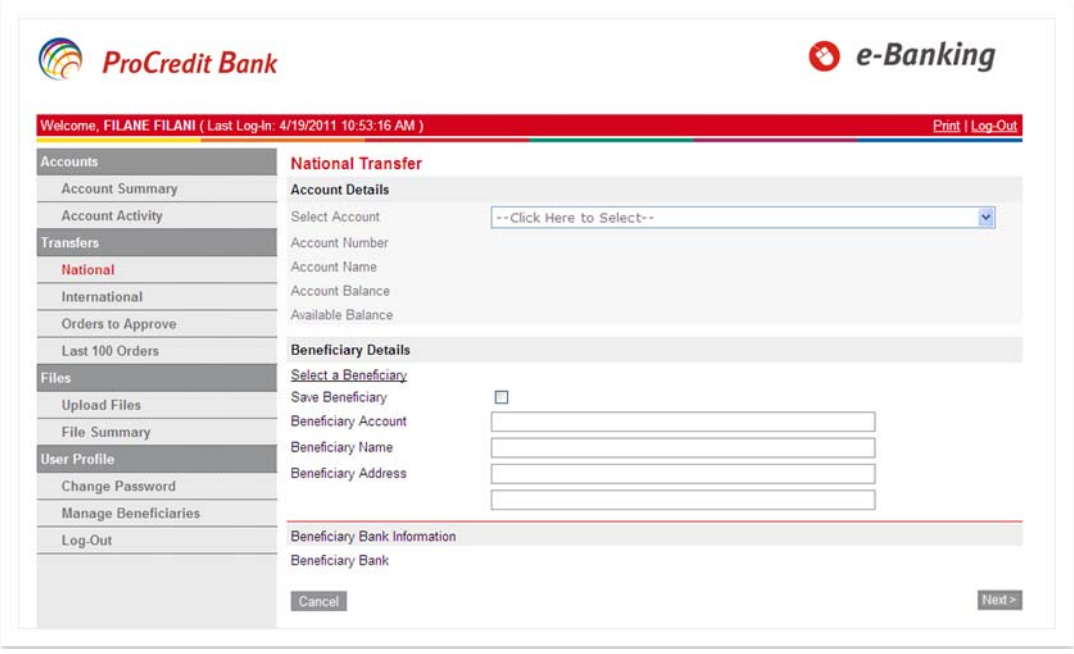
3. Transfers

There are three types of transfers that you can execute through e-Banking:

- Institutional payments (between ProCredit clients),
- National Payments (in other local banks in EUR currency only),
- International Payments.

3.1 Institutional transfers within PCB branches

When you make a transfer within ProCredit Bank branches you should click the **National** option under **Transfers** menu and the screen below will appear:



You should select the ordering account number you would like to be debited, type beneficiaries' details, including account number and full address. Once you have filled in the required information click **Next** and the screen below will appear indicating your available balance of the account you have selected.

Note: Make sure you have the correct information for the money transfer.

Notes: If your beneficiary is someone to whom you make regular payments, you shall have the option of saving his/her details and reuse them when making payments to the same beneficiary (see below Manage Beneficiaries).

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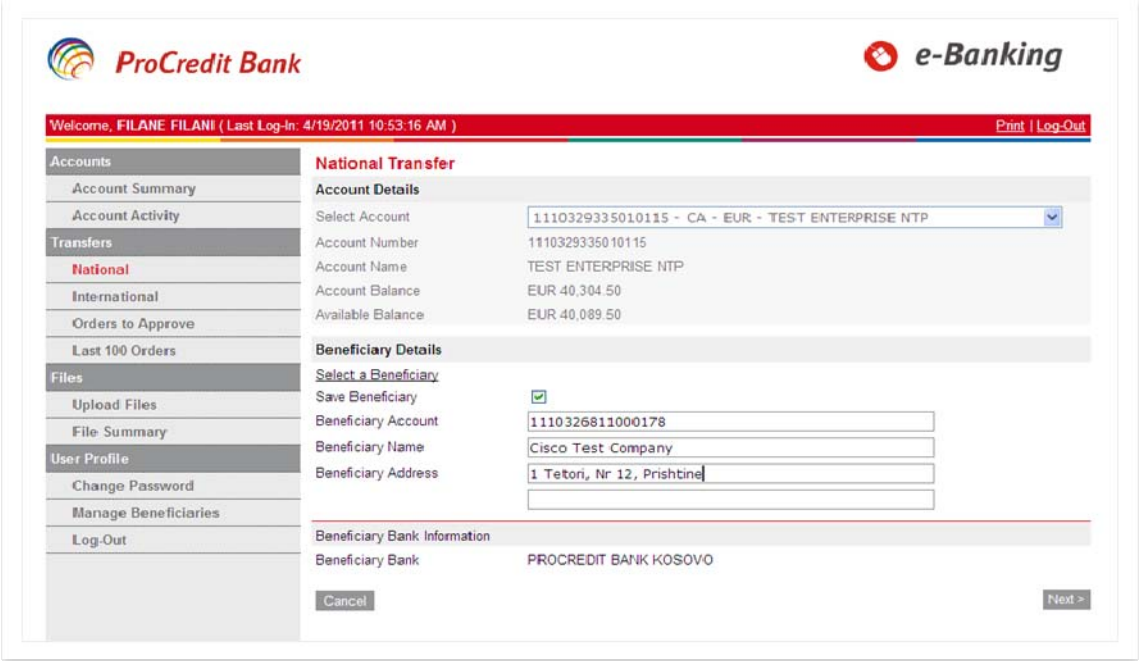
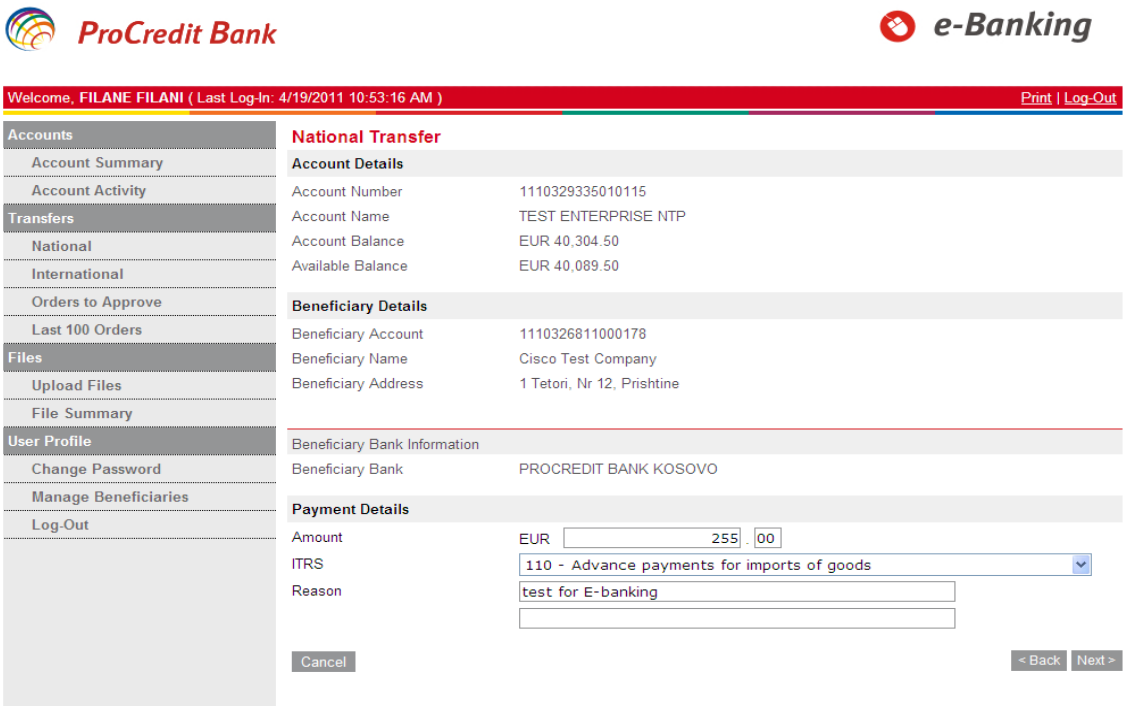
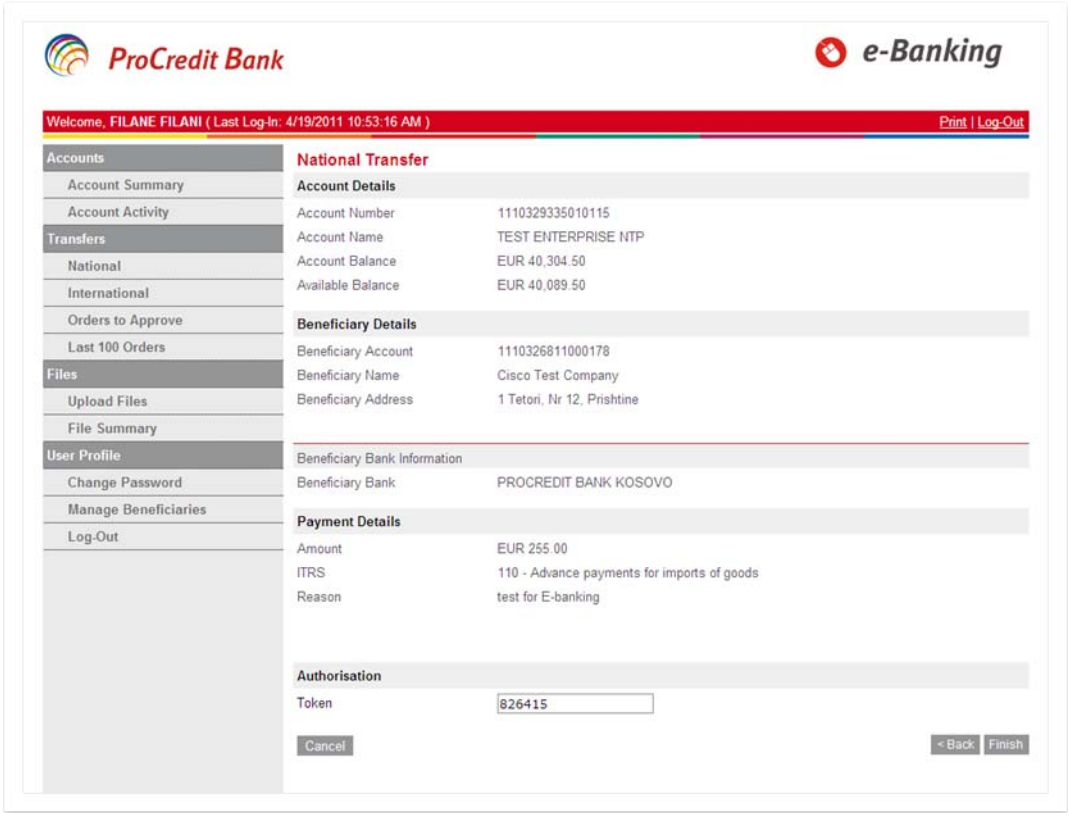
Then click the **Next** button.



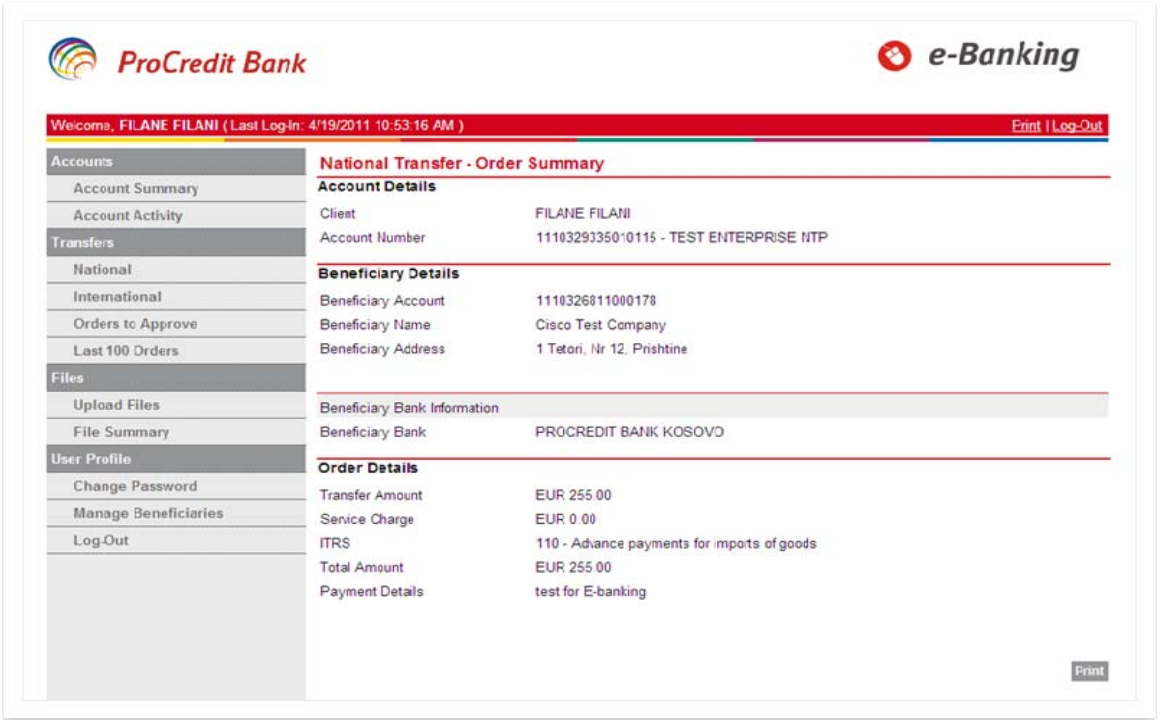
Please enter the Amount and the Reason as requested in the **Payment Details** menu:



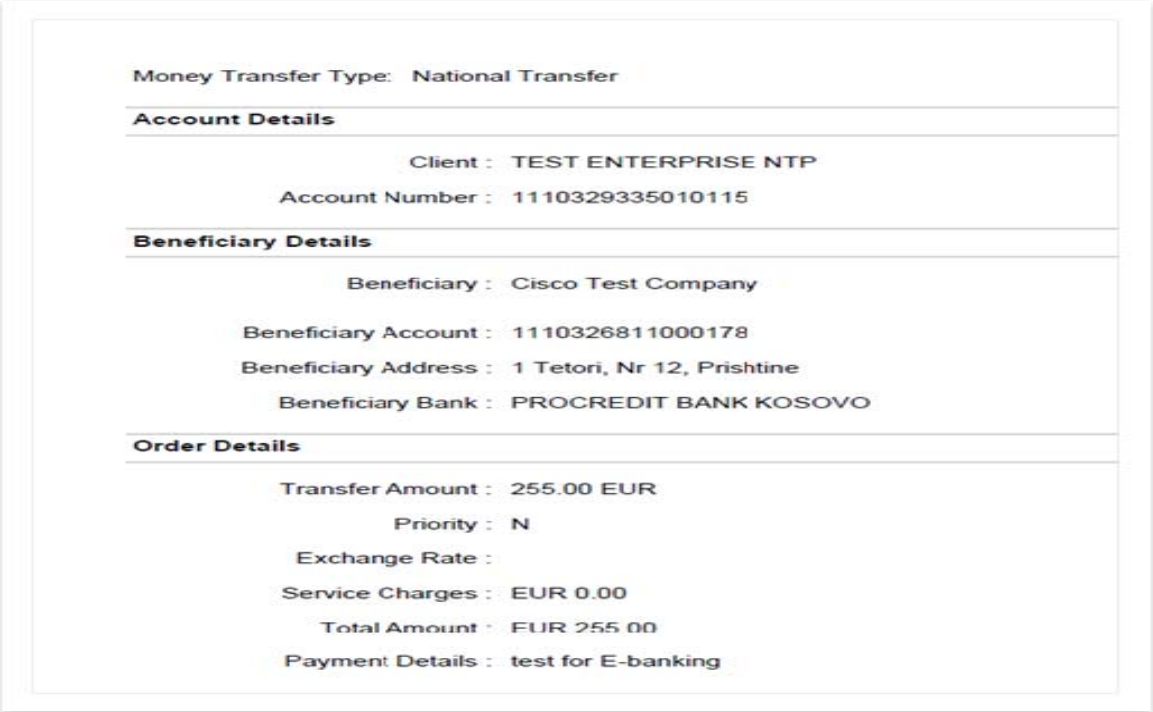
For confirmation and identification you should type in the six digits from your token and then click **Next**.



Once you are done, you may print the confirmation for your records.



If you want further details regarding the last payment, click **Last 100 Orders** on the left side of the screen by selecting the right payment order and **More Details**:



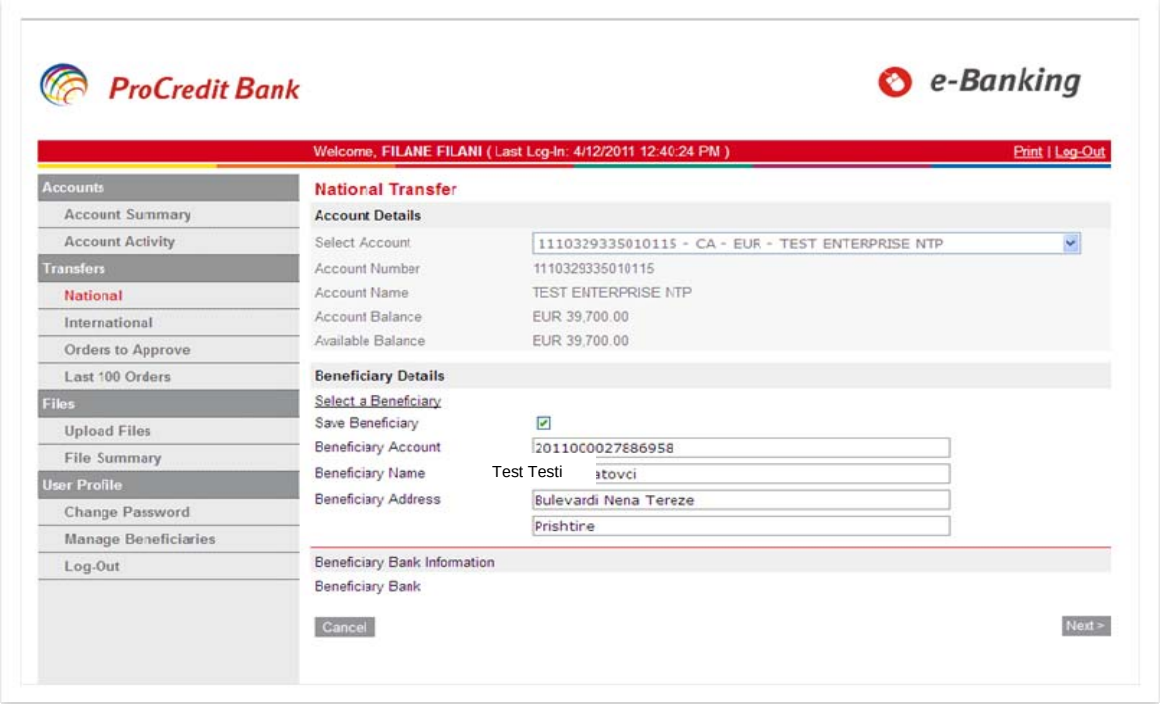
3.2 National/ (Domestic) Transfers

When you make transfers to other banks in Kosovo you should click on **National** option under **Transfers** menu and the screen for National Transfers will appear.

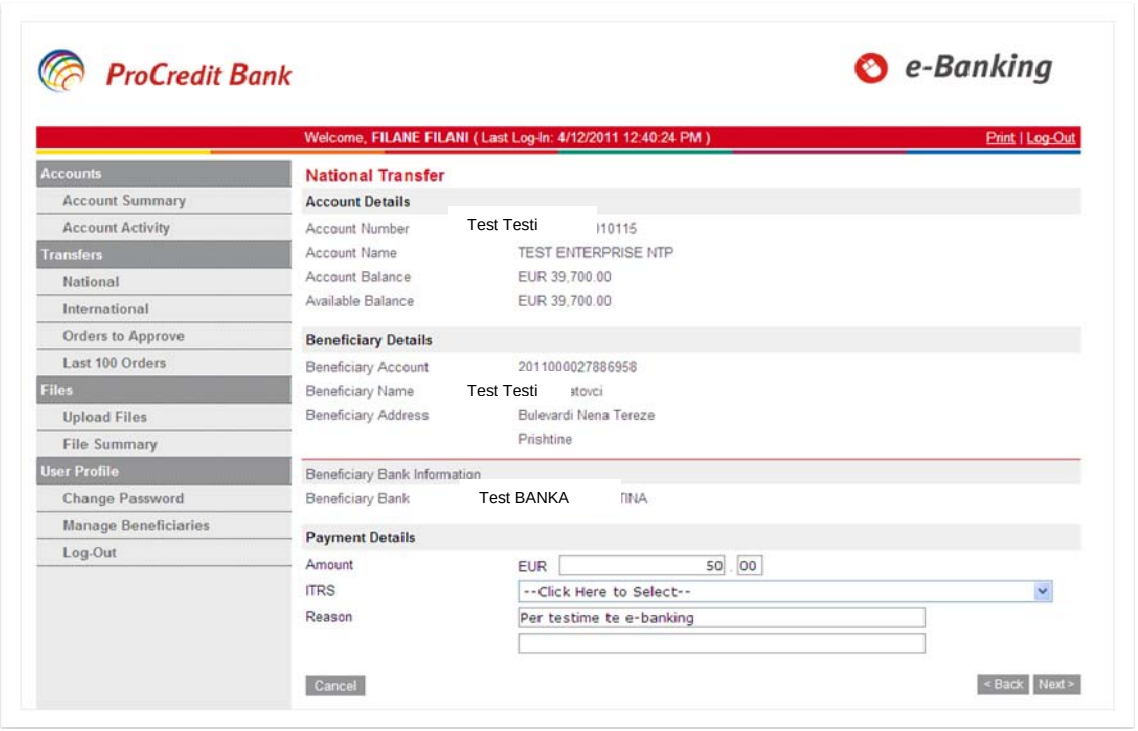
You should fill in the required fields with all transfer details (as described below):

Note: Make sure you have correct information for the national money transfer.

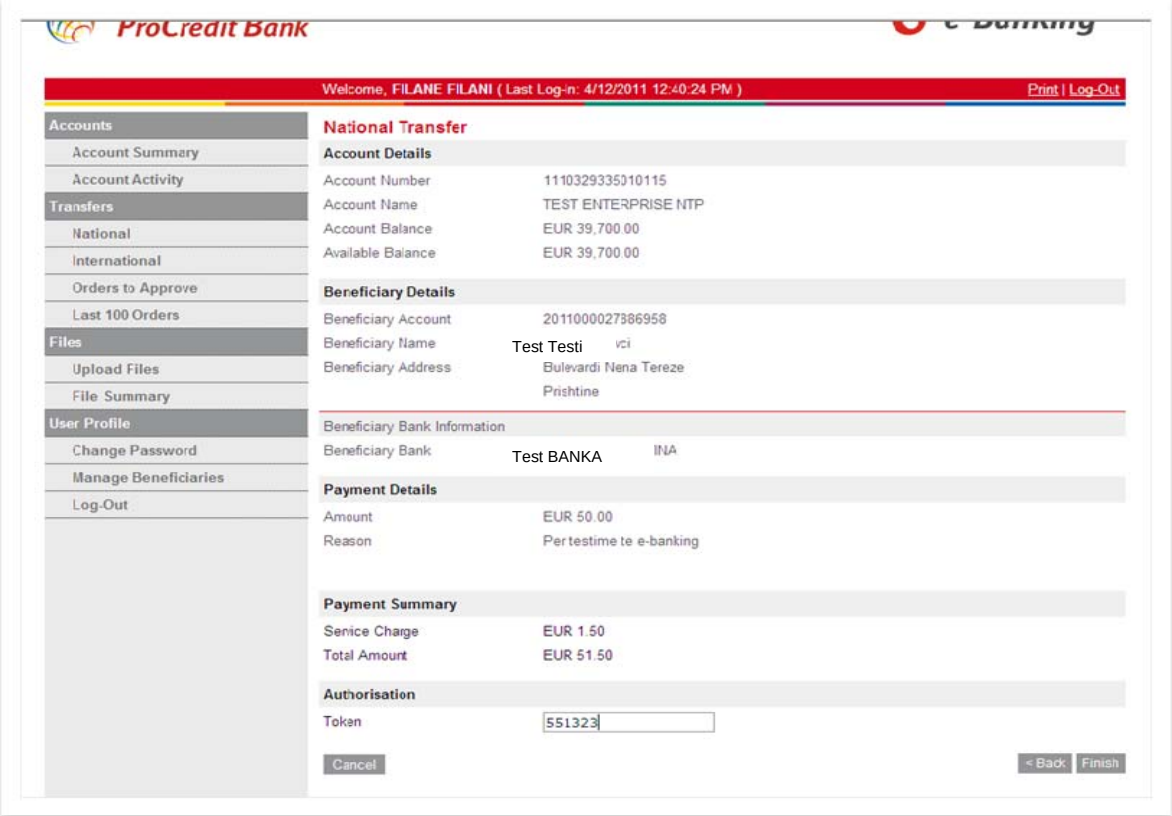
-At the Beneficiary account indicate the account number of the beneficiary;
-At the Beneficiary name field indicate the name of the beneficiary;
-At the Beneficiary address indicate the address of the beneficiary, and then city name;
-At the Beneficiary Bank the system will automatically recognize the local bank of the Beneficiary, based on the beneficiary account number.



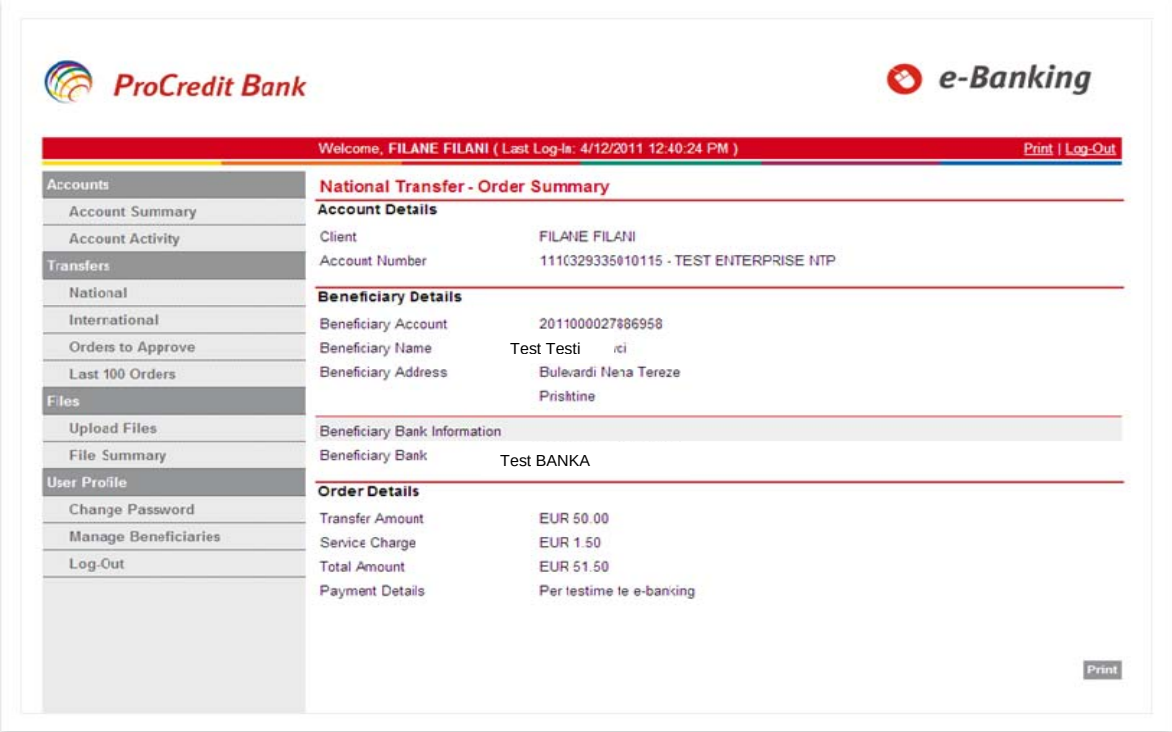
Check the information that you entered and make sure they are correct. Once you have done this you click **Next** and the following screen will appear requesting the amount you would like to transfer and the reason. Once you provide this information, please click **Next:**



The following screen will require the six digit-numbers from the token and click **Finish**.



After you have clicked the **Finish** button the printable form of the transfer will appear and this form confirms the order for execution.



If you want a hard copy, click **Print** button on the bottom of the right corner. The transfer order confirmation is printed out in a formatted form for filing purposes.

If you want to close the printable version simply click the **Close b**utton.

3.3 International Transfers

When you make transfers to other banks in other countries you should click on the **International** option under **Transfers** menu.

Advice regarding International Payment orders made through e-Banking:

- **To banks of EU countries:**

Most important that should be processed straight through SWIFT data base are beneficiary data beside the SWIFT code that is the most important.

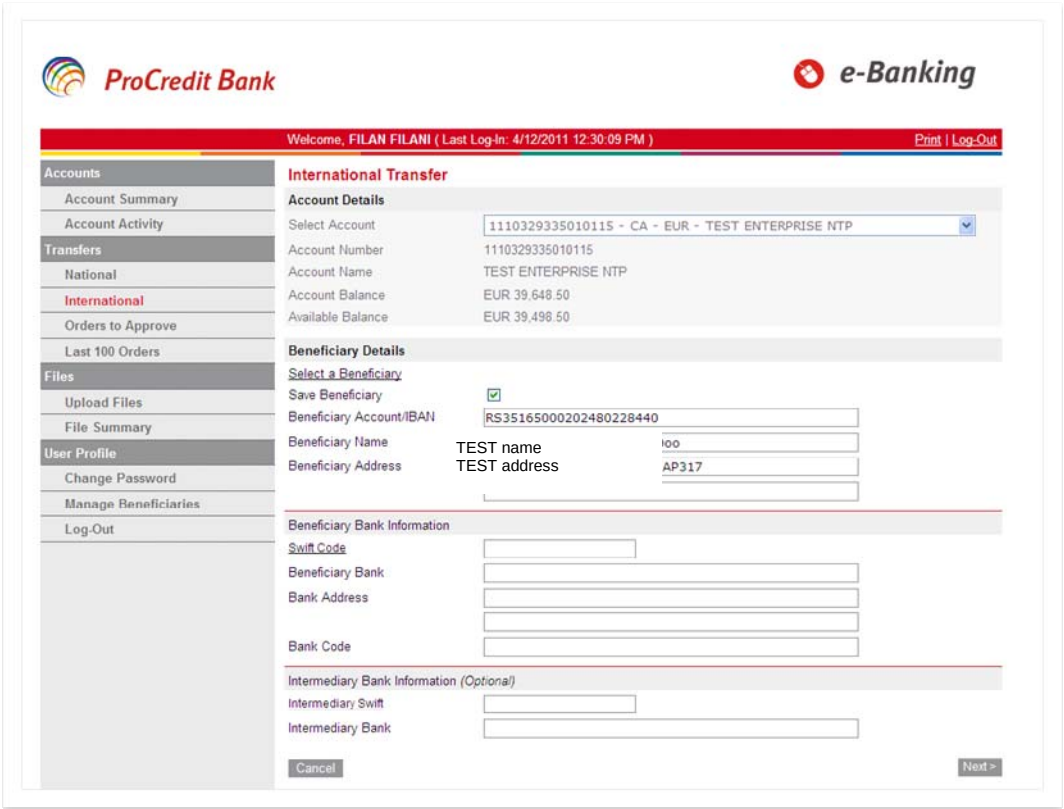
1. IBAN-International Bank Account Number is mandatory for European Union Countries and you should indicate it in beneficiary account number field/IBAN

- **For USA banks:**

A lot USA banks are not used to give the clients their SWIFT code but instead they use the so called CHIP CODE or routing /ABA number. So please do not be surprised if they tell you that they do not have the SWIFT code. If they do so always make sure they provide you with the bank CHIP Code /routing or ABA number which you have to indicate in the bank code field.

Details of Charges only BEN, SHA and OUR

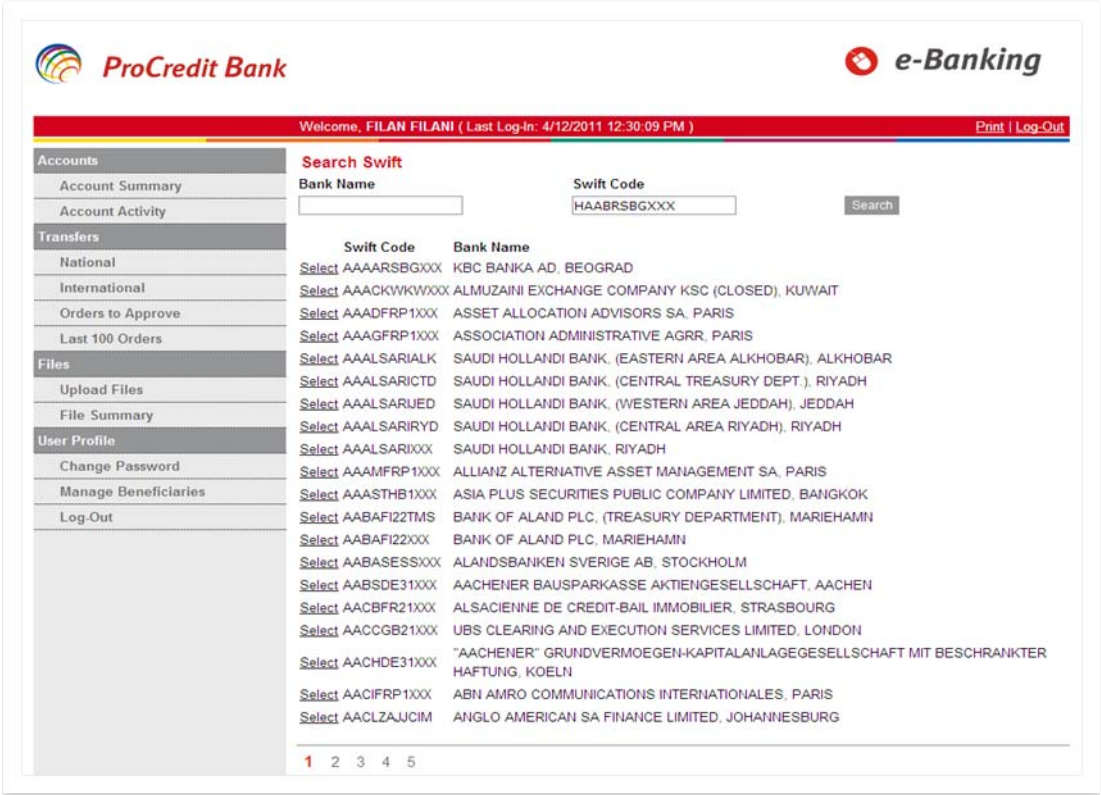
"**BEN**": all transaction charges will be covered by the beneficiary.
"**SHA**": transaction charges for ordering bank will be covered only by the ordering customer, whereas all other charges will be covered by the beneficiary.
"**OUR**": all transaction charges will be covered by the ordering customer.



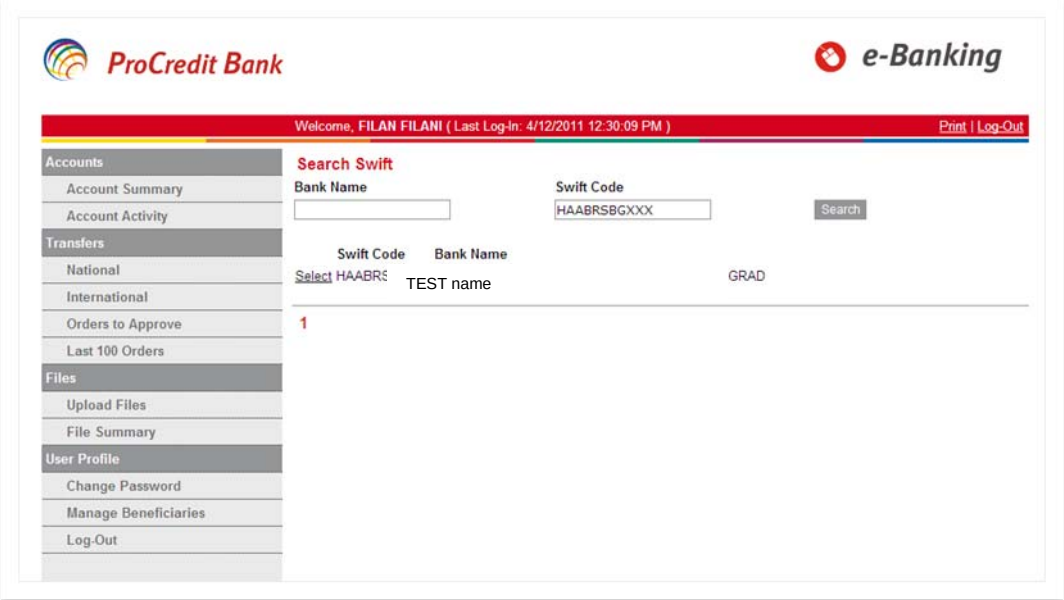
You should fill in the fields down in the menu in order for your transfer details to be complete (as described below):

-At the Beneficiary account indicate the account number of the beneficiary;
-At the Beneficiary name field indicate the name of the beneficiary;
-At the Beneficiary address indicate the address of beneficiary, at least city name;
-At the Beneficiary Bank indicate the international bank of the Beneficiary (as in the example above).

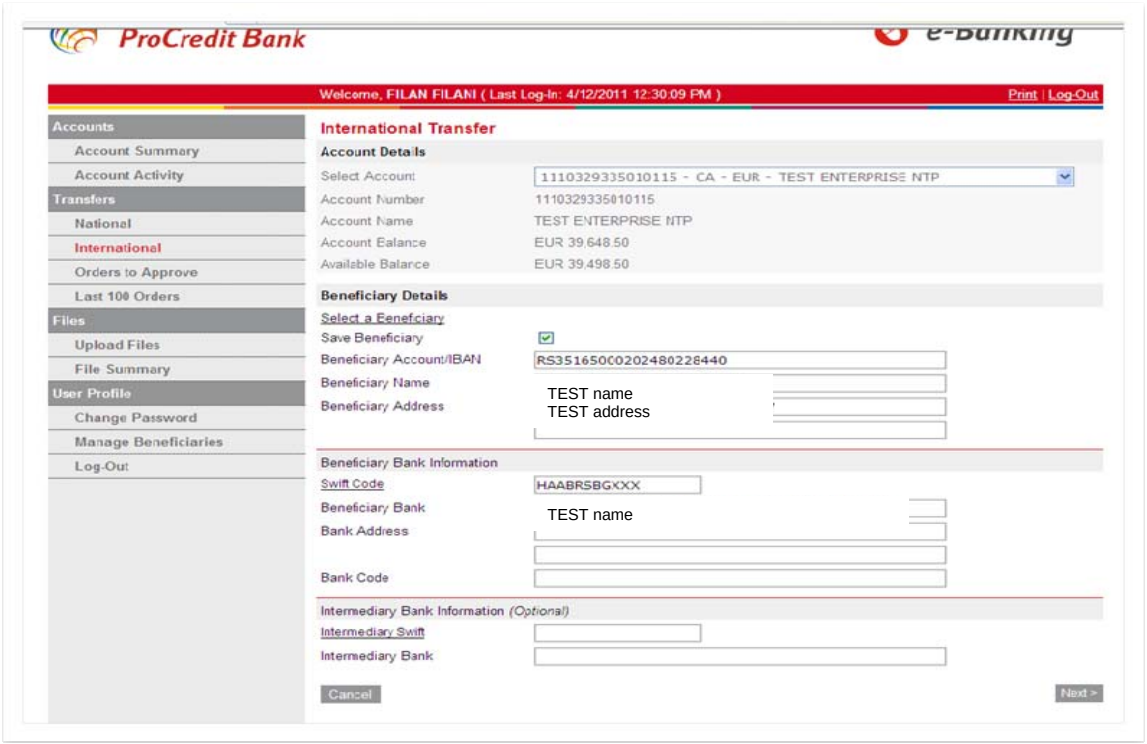
One of the main information is the SWIFT Code which you can find in the directory installed in the database and will enable you an easier search of Beneficiaries bank SWIFT. For SWIFT, please click **SWIFT Code** and the following screen will appear, enabling you to search by Bank Name or SWIFT Code and then click search:



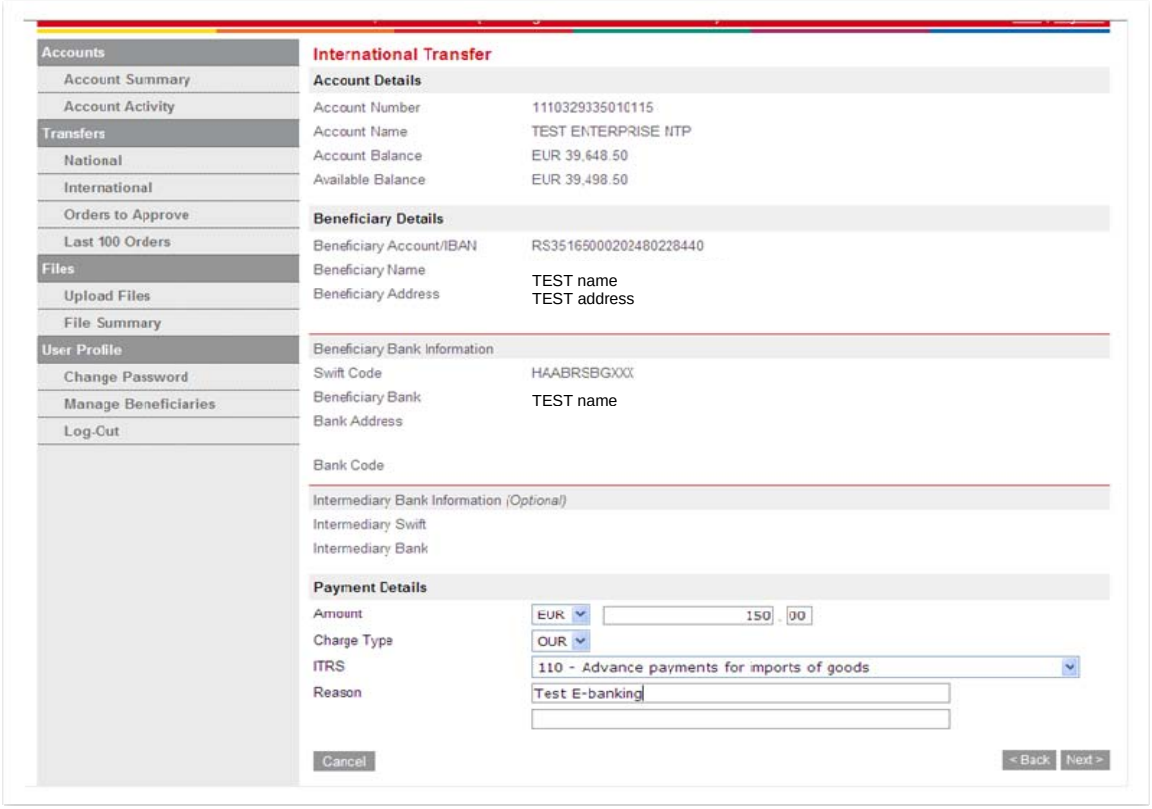
Below you will find the results of your search, once you have checked that this is the bank you were searching for, click **Submit** in order for this information to be inserted in the International Transfer form that you are filling out.



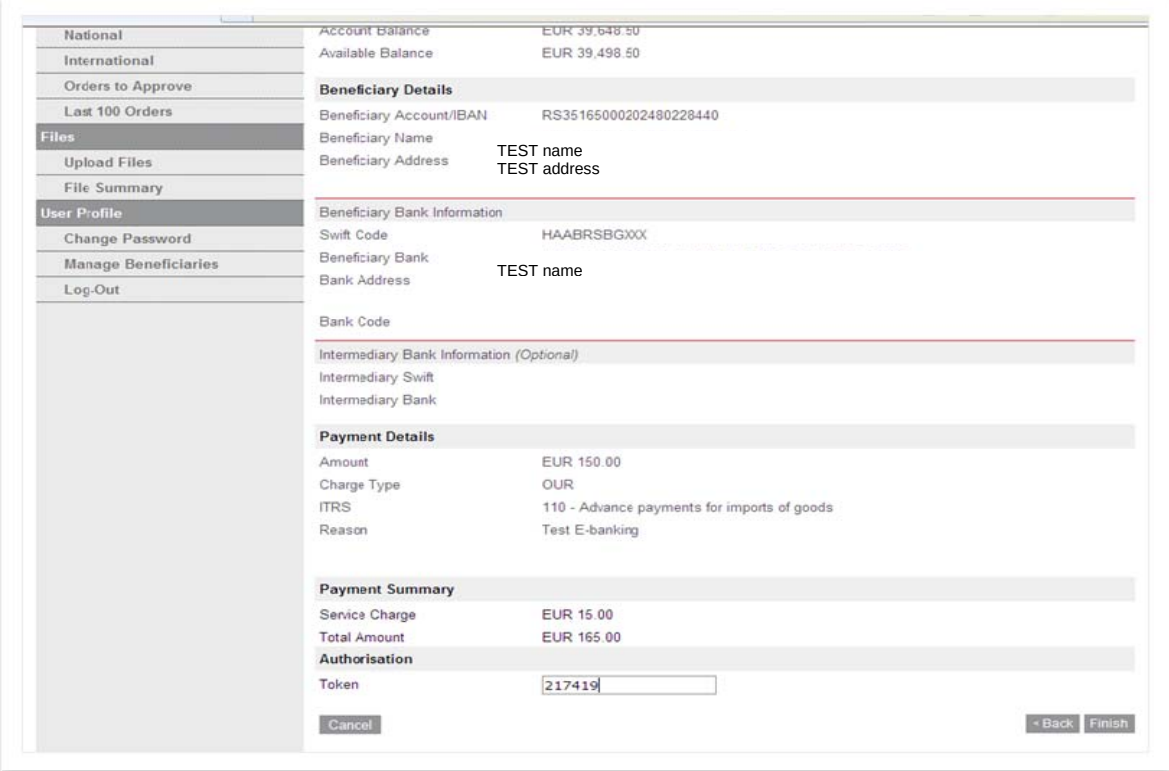
You should keep in mind that only the Intermediary bank field is optional whereas all other fields are mandatory.



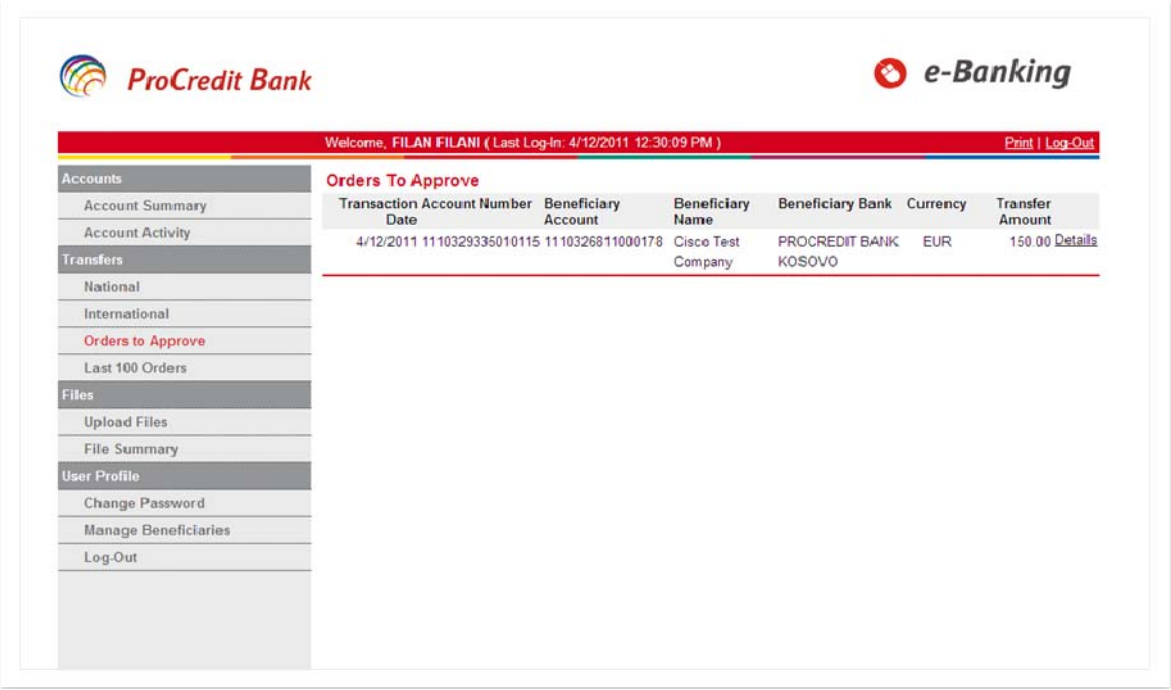
If the payment exceeds 10.000 EUR (or equivalent in other currencies) you are required to select the correct ITRS code in order to proceed further. You should also enter the amount you want to transfer the reason and select the currency in Payment Details in the menu. Select the type of charges that should be applied to International money transfer (OUR, SHA or BEN, for which you may find the description in the Glossary of Terms), cross-check the PCB-se Price list in Terms & Conditions menu.



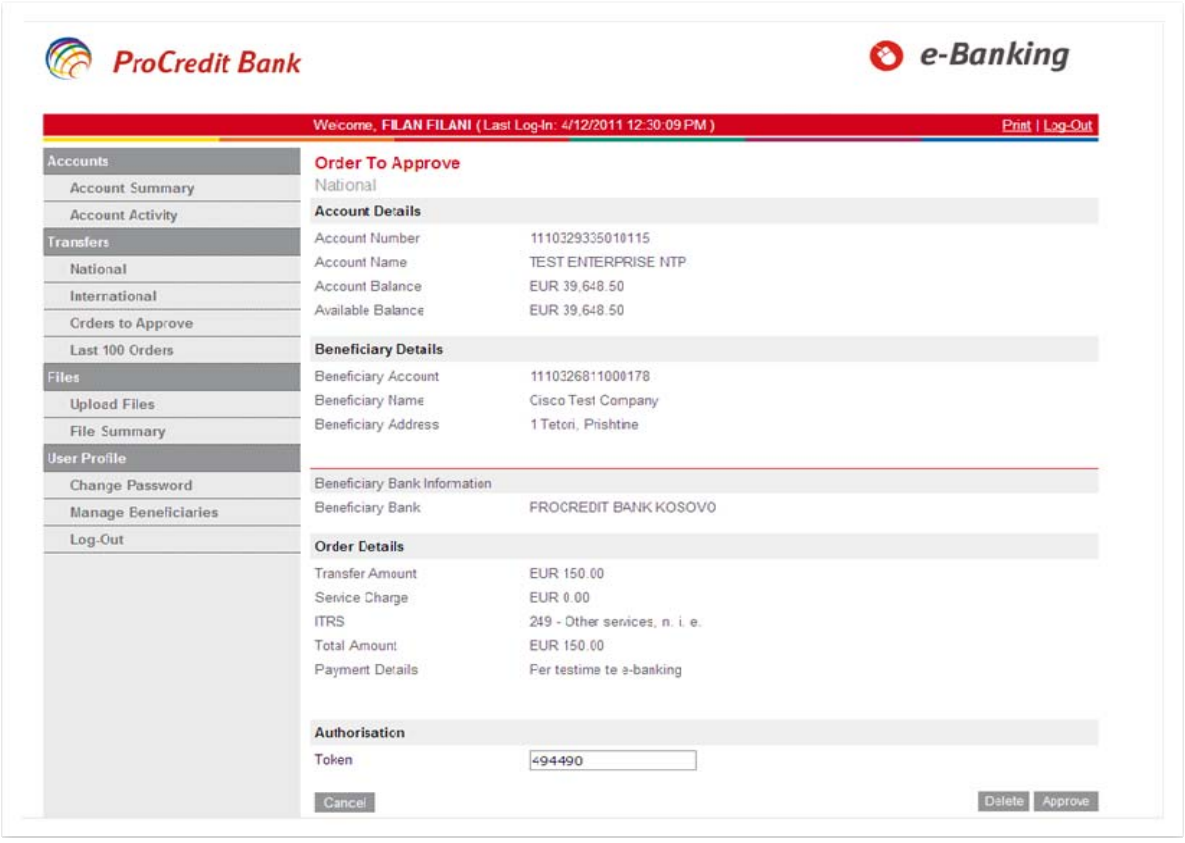
You should enter the six digits from the token and then press **Finish** button. Once you have done that, the printable form of the transfer will appear and this form confirms the execution order.



If a Selective e-Banking contract is chosen then this transfer needs to be approved by a second person with the authorization level on the account. In order to approve the transfer, you need to click on the **Orders for Approval**, which is located in Transfers Menu.



Click **Details** on the right side of the description screen and the detailed transfer will appear, asking you to type your six digit token number as a form of identification.

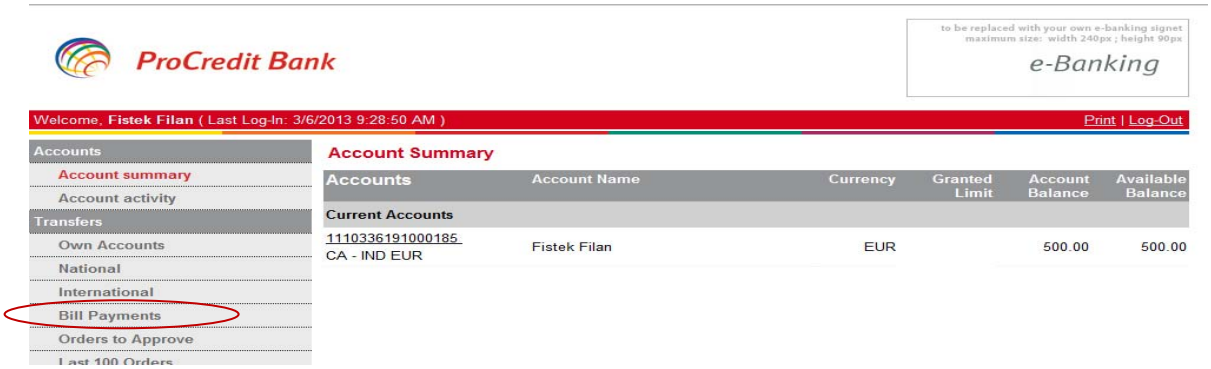


You need to click **Approve** in order for the transfer to be executed. If you need to check this, please go to **Last 100 Orders**, where you will be able to view your most recent transfers.

3.4 Bill Payments

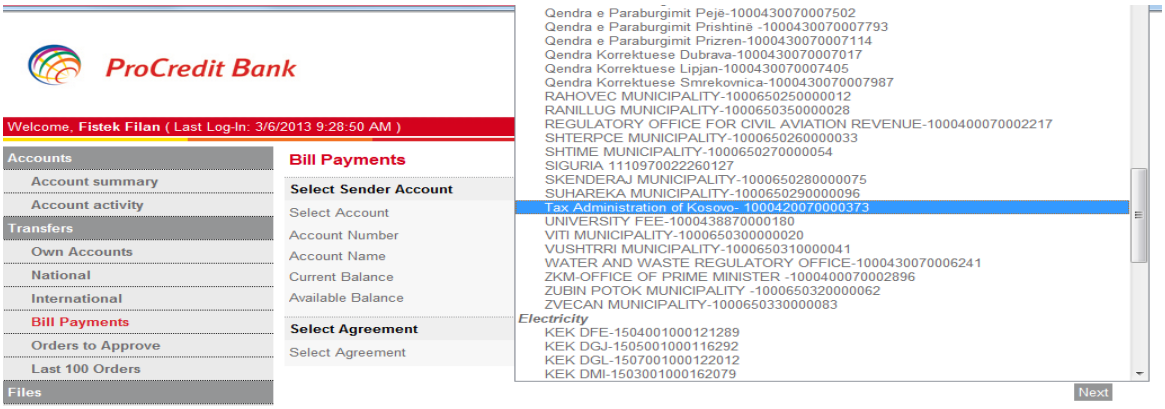
e-Banking Service provides you the possibility of payments of invoices for: Institutions (Tax Administration of Kosovo, Kosovo pension Saving Trust, municipalities, ministries, insurance companies, Kosovo Customs, etc.), public utilities (KEK, PTK, Water Supply System) and other payments of collectors within ProCredit Bank.

3.4.1 If you want to complete a payment for the invoicing body "Tax Administration of Kosovo" which is connected to the web service, please select the menu "Bill Payments":



And the window below will occur where you should pick up the contract which you wish to pay, by clicking on the arrow in the scrolling menu as shown below:

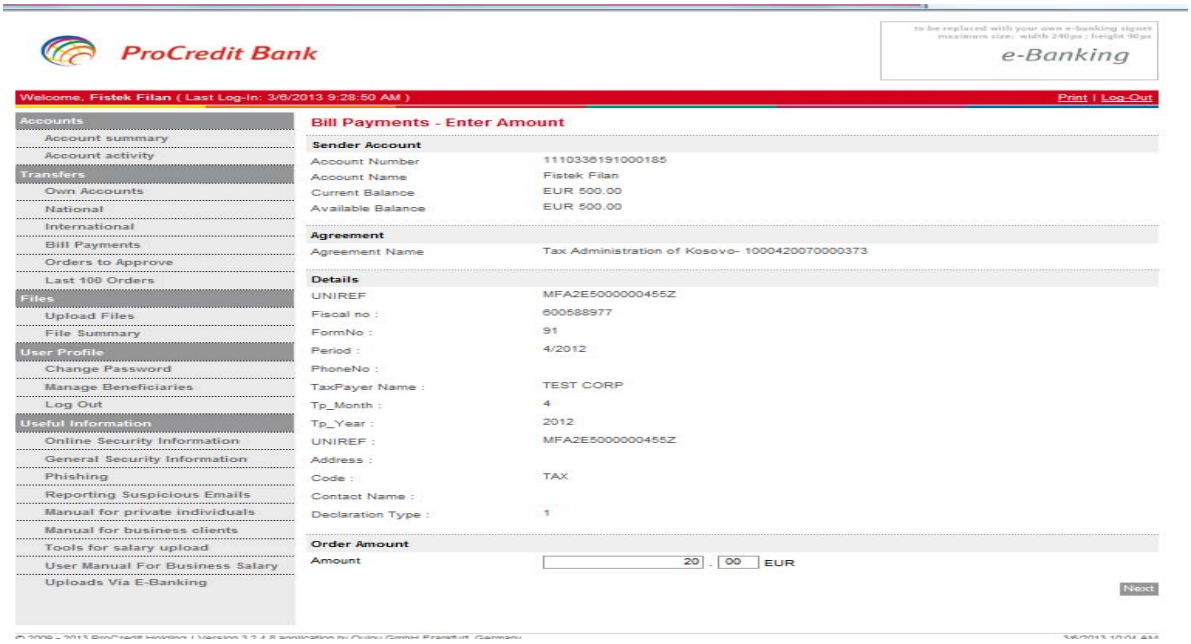
In the list are presented all types of invoicing payments, where you should select **"Tax Administration of Kosovo"** based on the account of the invoice and click in the button **"Next":**



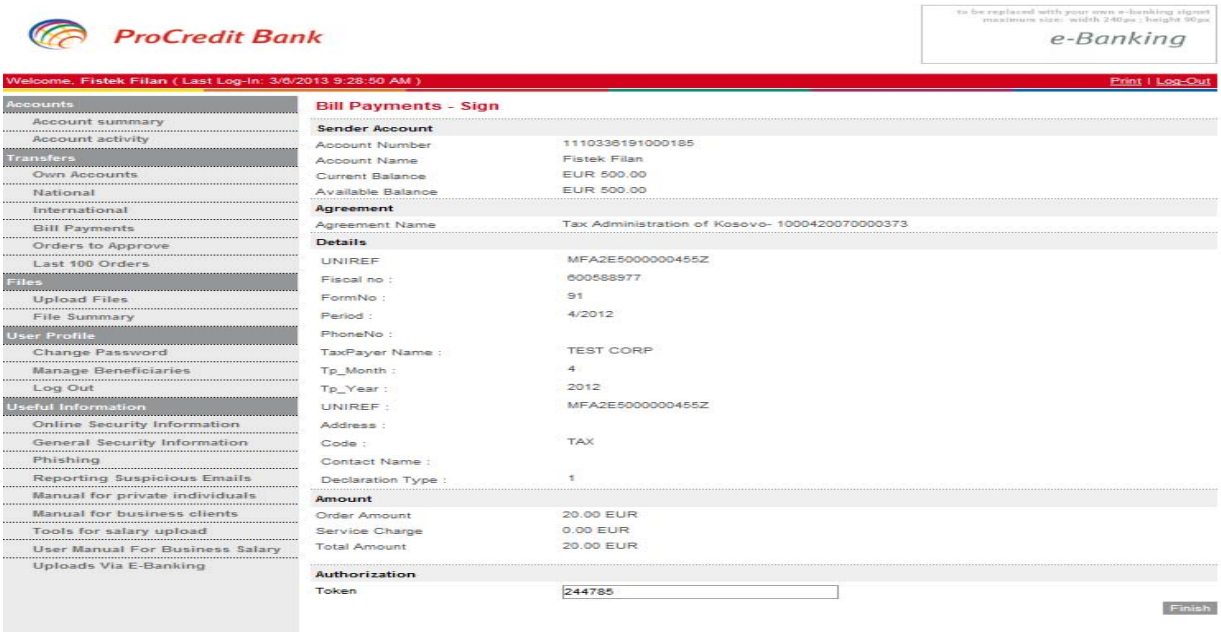
Then, type in the information regarding **UNIREF** which is presented in the invoice to be paid and click on the button **"Next"**:

Note: *Please be careful during the writing of the UNIREF number, given that it is a 16 digit number.*

And the information below will be received from the TAK Web Service. Type in the amount for payment and click on the button **"Next":**

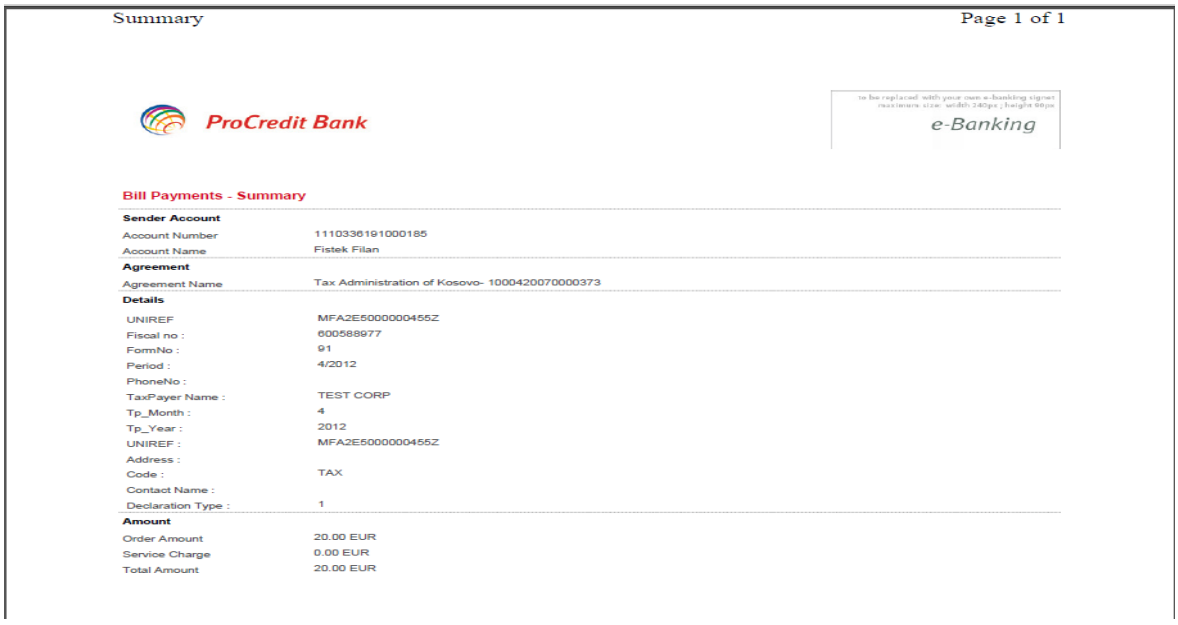


You will be requested to type in the token value. type in the value which has been generated by your token and then type the button **"Finish":**

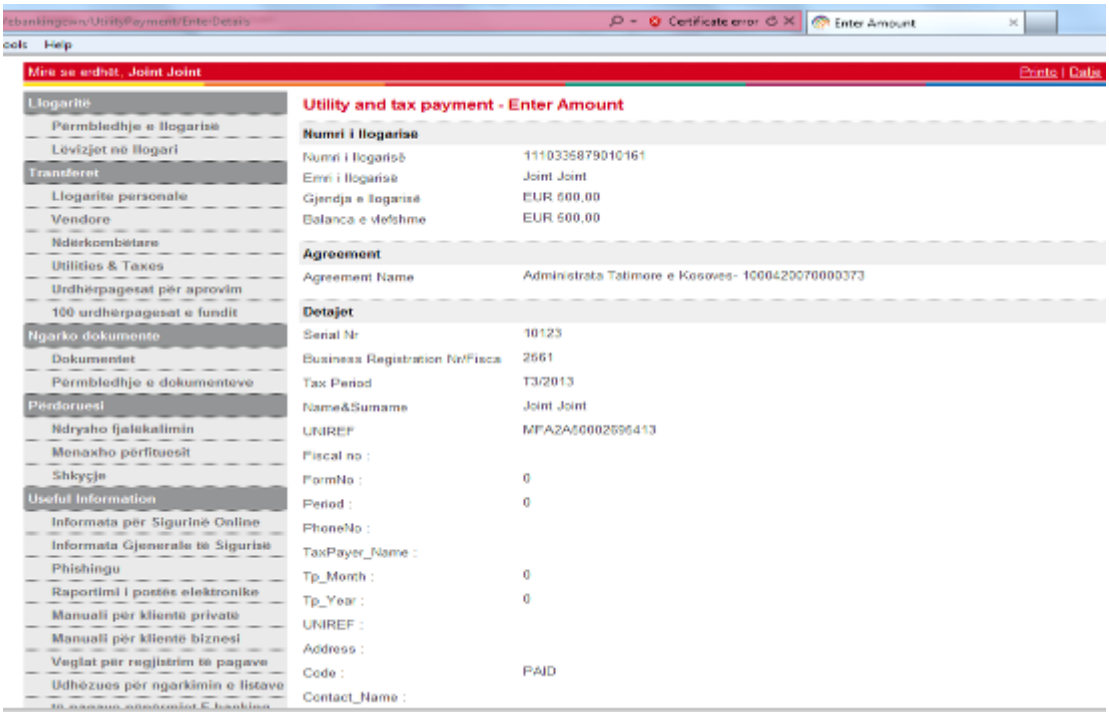


At the end you will face the information regarding the proceeded payment:

For the details of payment, you may click the button **Print** and the form of proceeded payment will be printed as below:

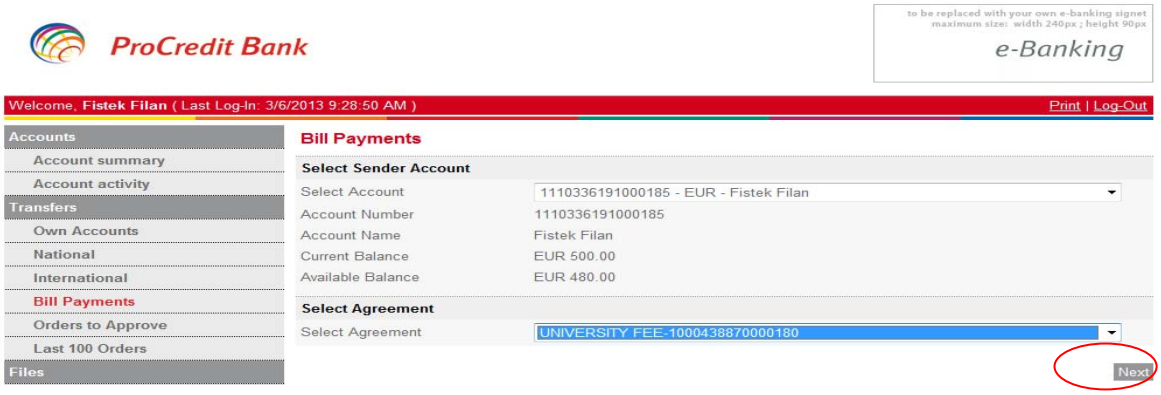


Note: *In cases when the statement which contains the UNIREF number which now is already paid, reinitiating the same payment is impossible and the message PAID will occur. In such cases please you should be served with the statement and new UNIREF downloaded from TAK:*

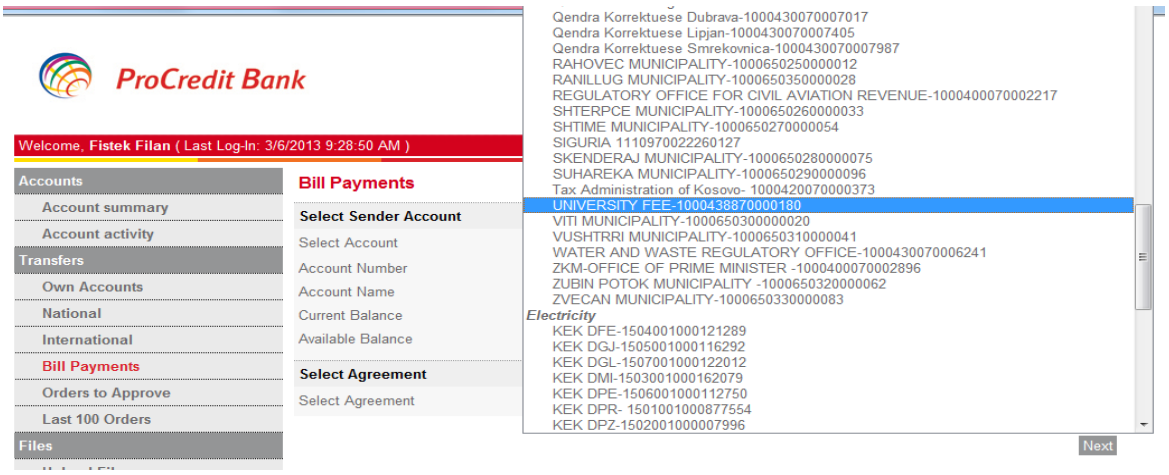


3.4.2 If you want to complete a payment for an invoice of University of Prishtina, please select the menu “Bill Payments”:

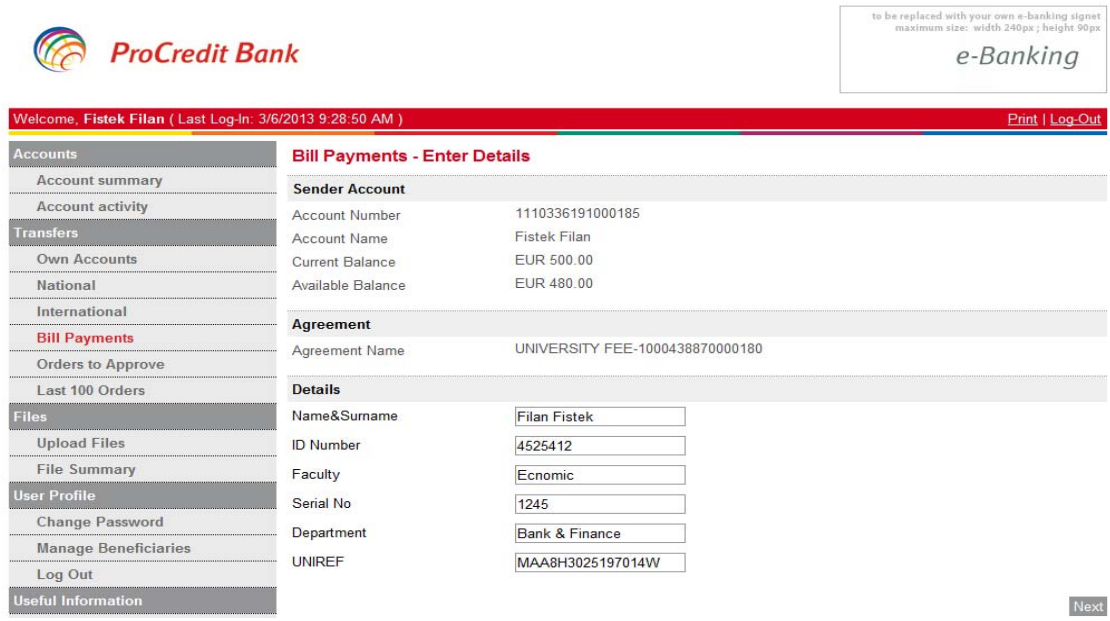
And the below window will occur where the contract you wish to pay will occur, by clicking on the arrow in the scrolling menu as below:



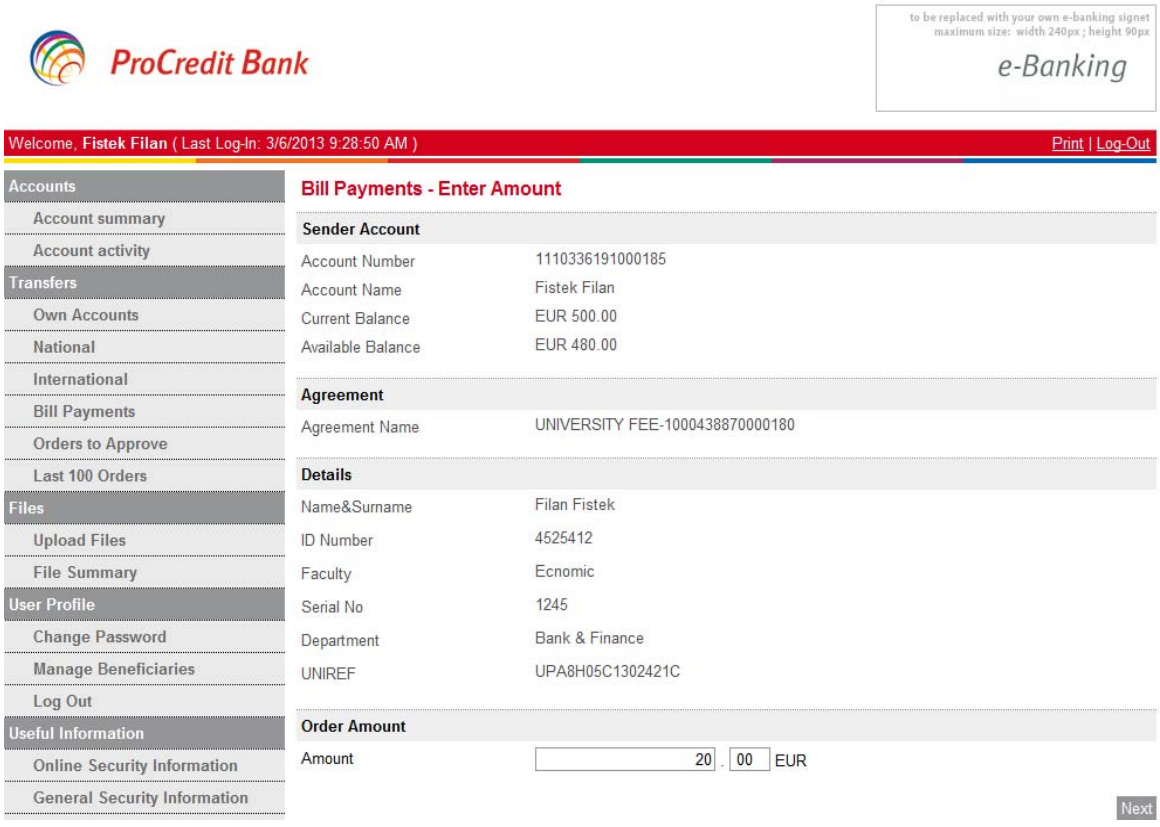
In the list are presented all typed of payment of invoices, from where you should select **"University of Prishtina"** based on the account of your invoice and press the button **"Next"**:



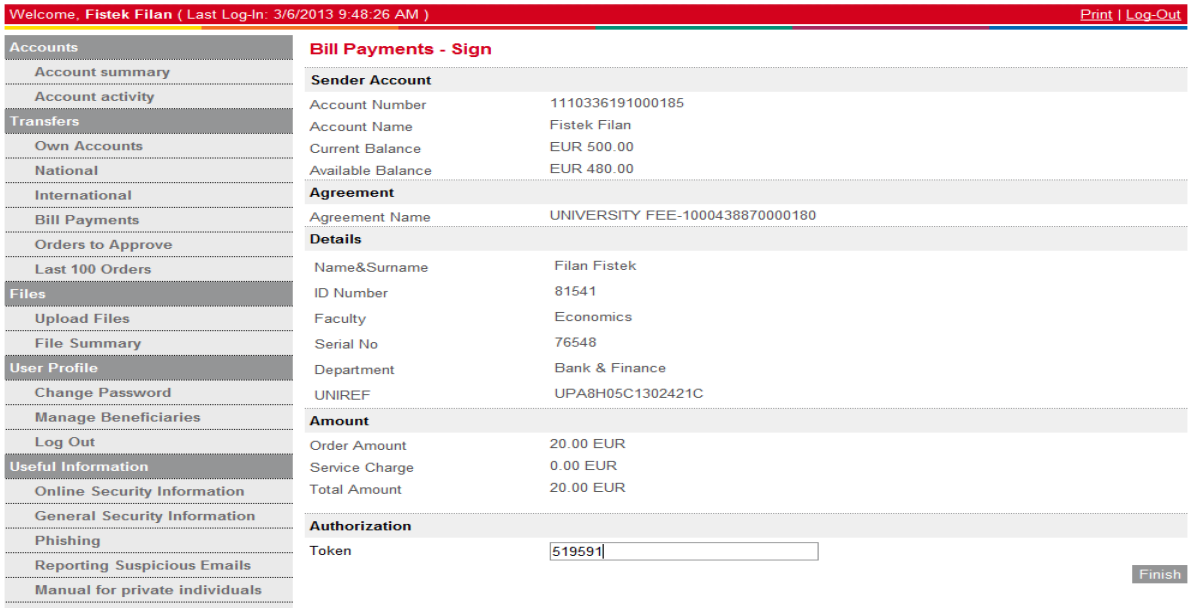
A window will be opened, where you need to complete all the requested data based in your invoice. After you have completed the necessary information click on the button **"Next":**



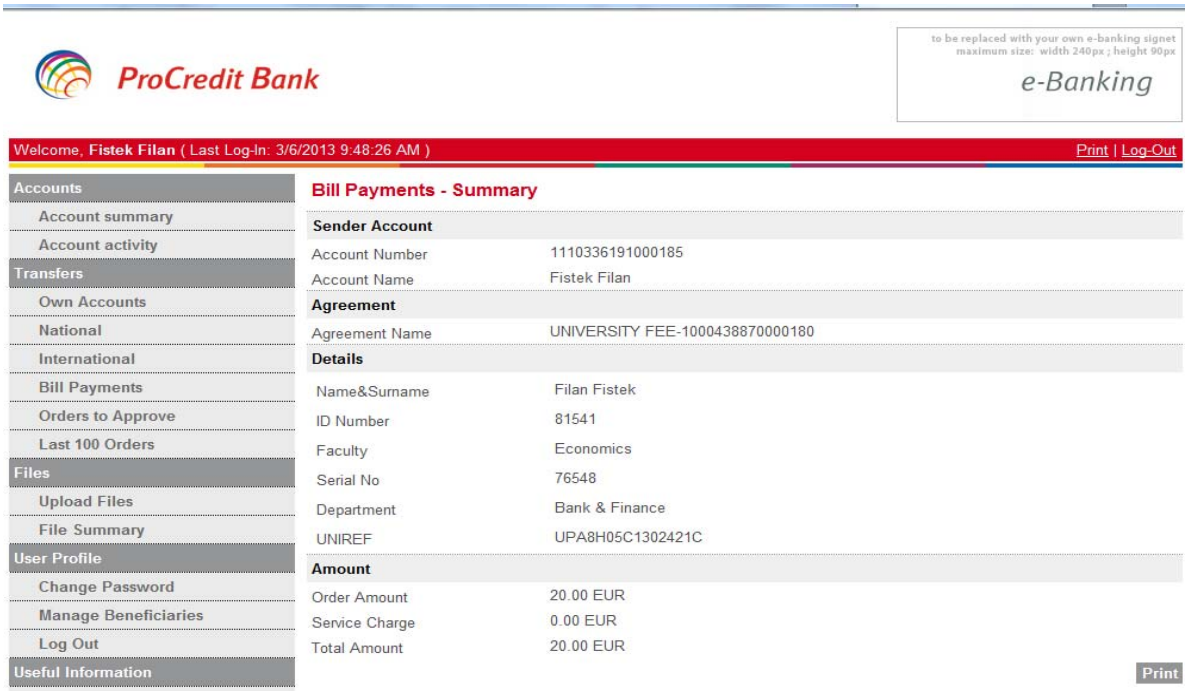
The information regarding the payment will occur. Please type in the payment amount:



Click **"Continue"**, you will be requested to type in the token value. Type in the value which has been generated by the token at that moment and click on the button **"Next"**.



Finally, the information regarding the proceeded payment will occur:



For the details of the payment, you may click the button **"Print"** and the form of payment proceeded will be printed as shown below:

Summary Page 1 of 1

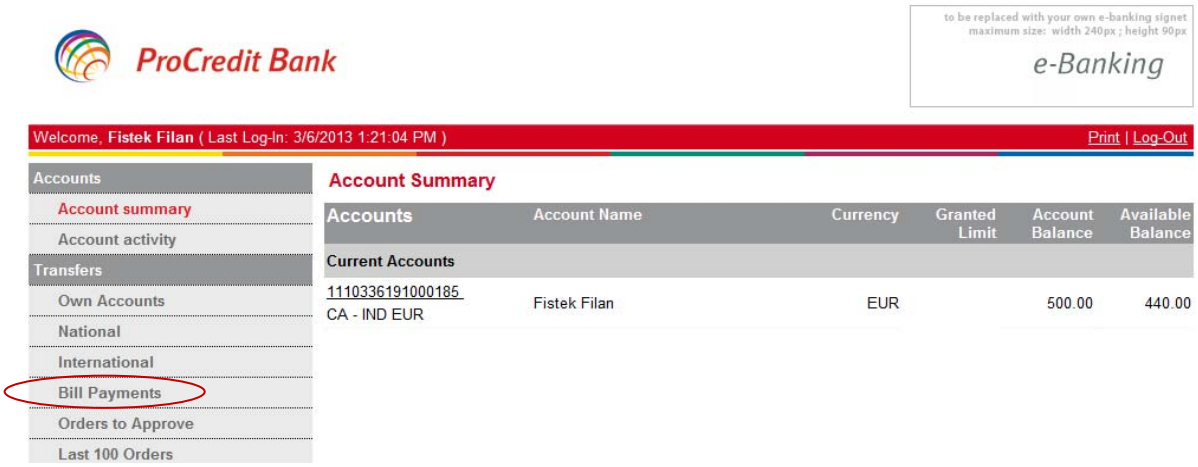
ProCredit Bank

to be replaced with your own e-banking signet maximum size: width 240px ; height 90px
e-Banking

Bill Payments - Summary

Sender Account	
Account Number	1110336191000185
Account Name	Fistek Filan
Agreement	
Agreement Name	UNIVERSITY FEE-100043887000180
Details	
Name&Surname	Filan Fistek
ID Number	8551545
Faculty	Economic
Serial No	78965
Department	Bank & Finances
UNIREF	UPA8H05C1302421C
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

3.4.3 If you want to complete a payment for invoicing authorities of public utilities, such as KEK, please select the menu “Bill Payments”:



ProCredit Bank

to be replaced with your own e-banking signet maximum size: width 240px ; height 90px
e-Banking

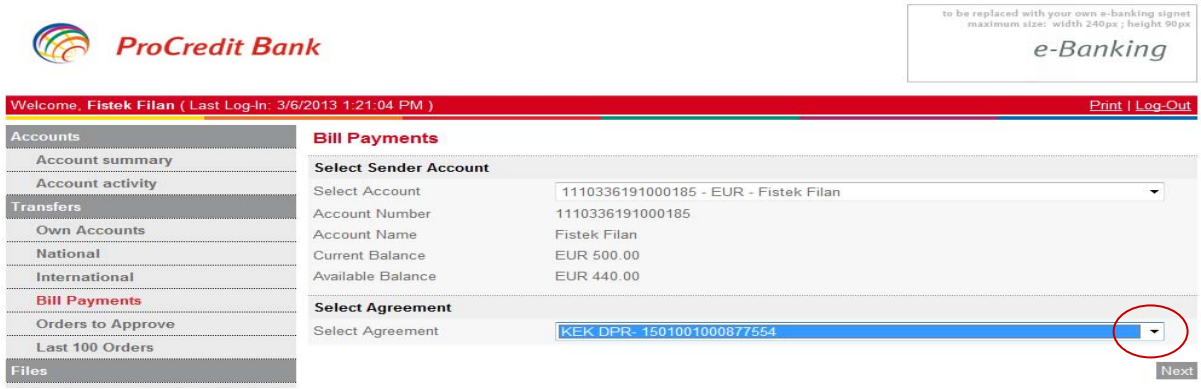
Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM) Print | Log-Out

- Accounts
  - Account summary
  - Account activity
- Transfers
  - Own Accounts
  - National
  - International
  - Bill Payments
  - Orders to Approve
  - Last 100 Orders

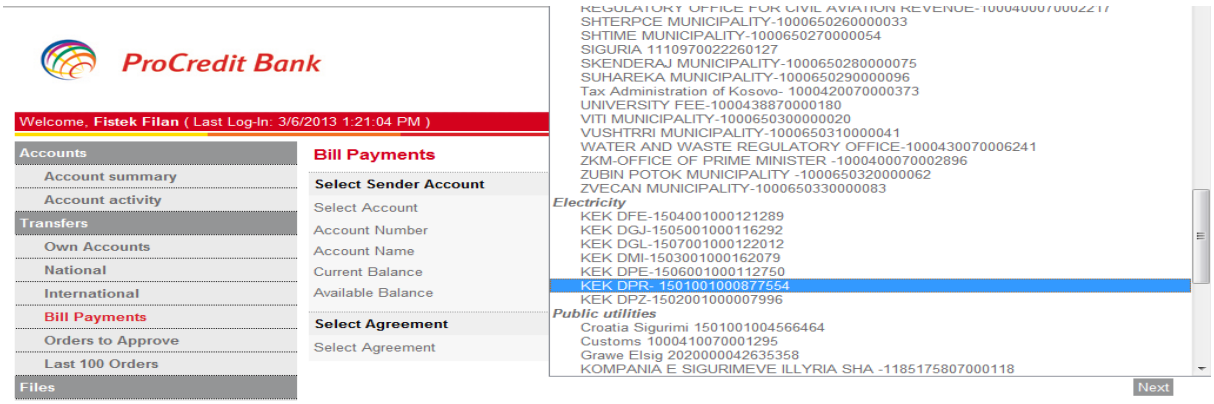
Account Summary

Accounts	Account Name	Currency	Granted Limit	Account Balance	Available Balance
Current Accounts					
1110336191000185 CA - IND EUR	Fistek Filan	EUR		500.00	440.00

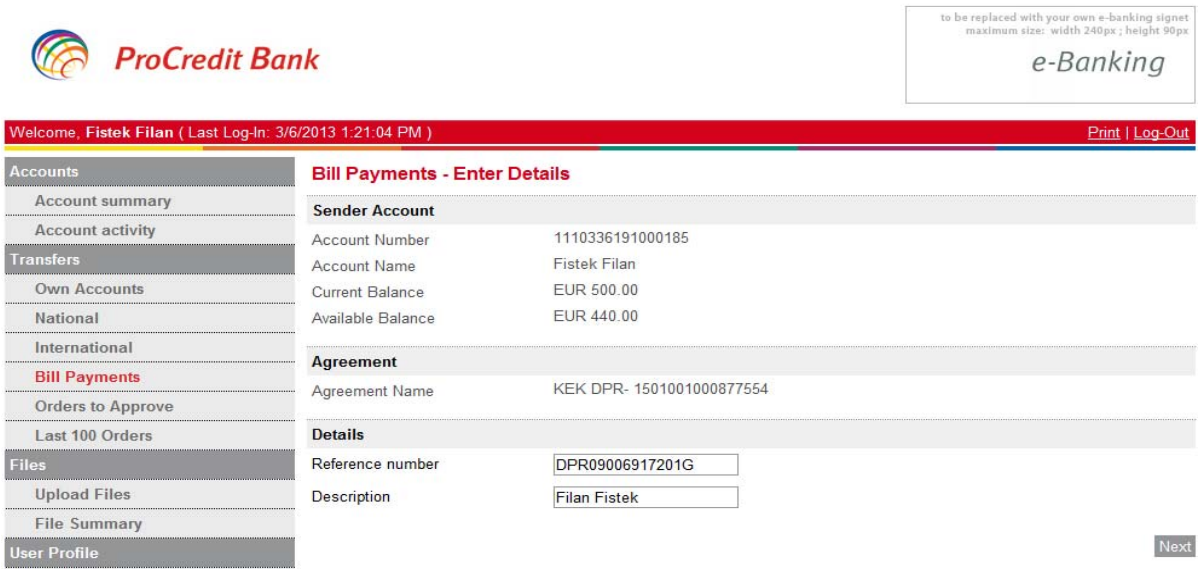
And the window below will occur where you need to select the contract which you wish to pay, by clicking on the arrow in the scrolling menu as shown below:



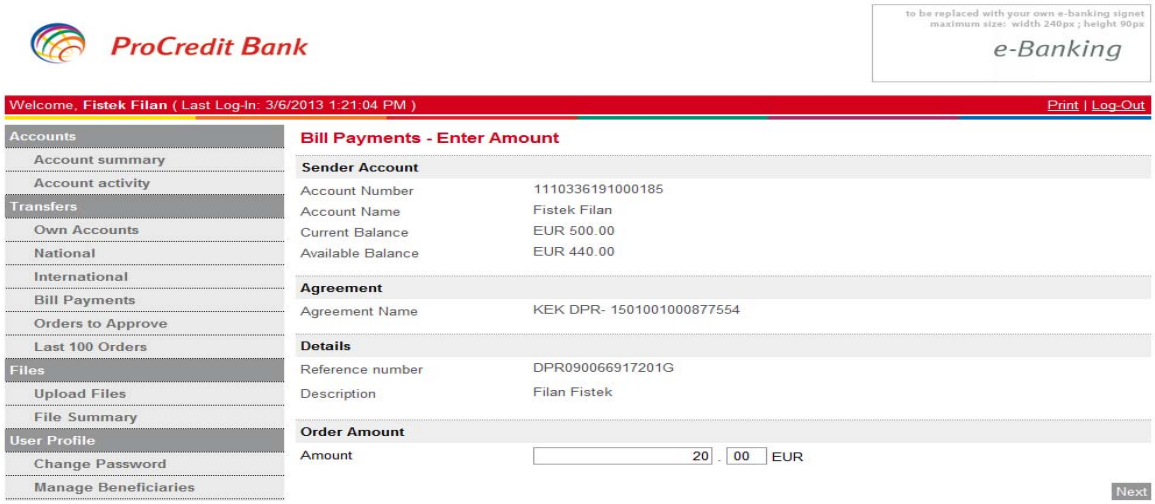
In the list are presented all types of payments of invoices, from which you need to select **KEK** and click the button **"Next"**:



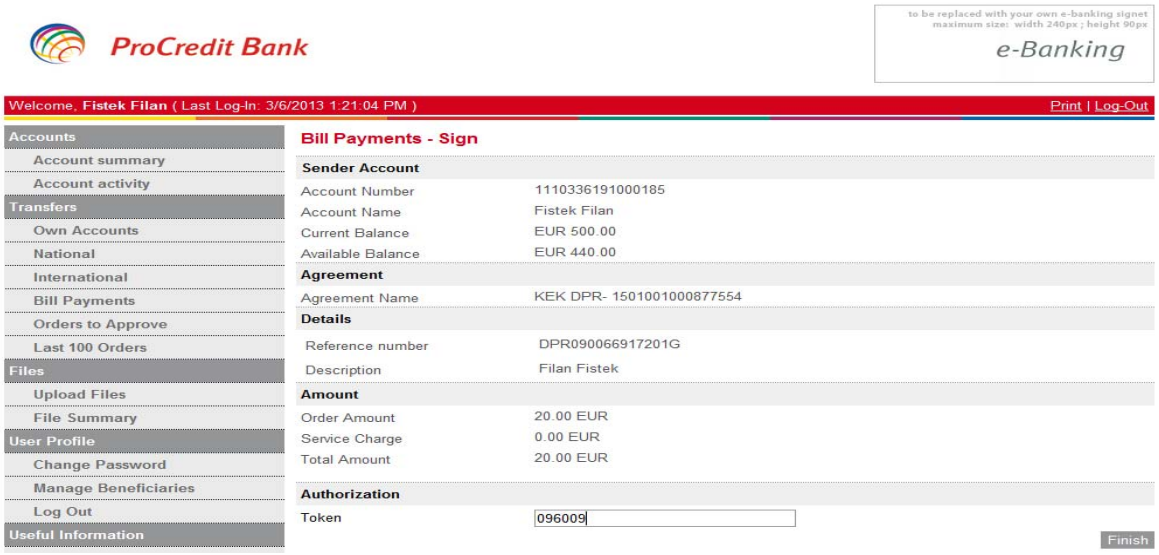
From where you will be directed to the window which should be completed with all the requested data according to the invoice (reference number, e.g. DP…….). After you have completed the requested information click on the button **"Next"**:



Type in the amount of the invoice and click on the button **"Next"**:

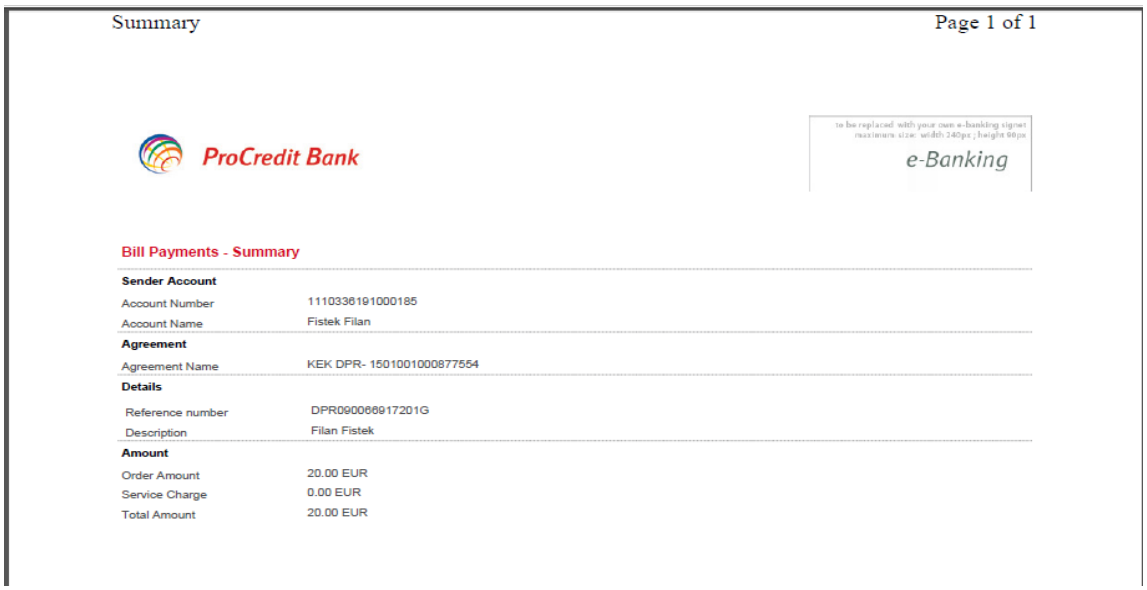


Then type in the value of the token and click on the button **"Finish"**:



Finally, the information regarding the proceeded payment will occur:

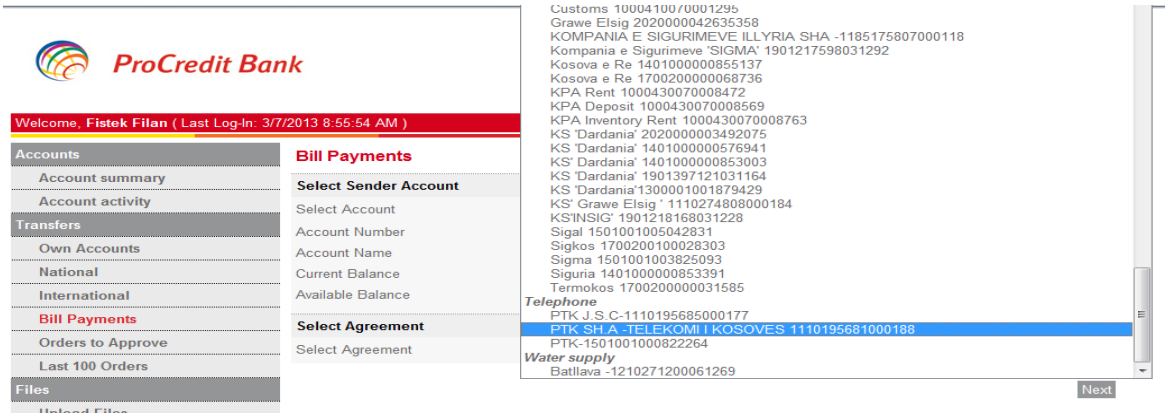
For details of payments, you may click on the button "**Print"** and the form of proceeded payment will occur, as shown below:



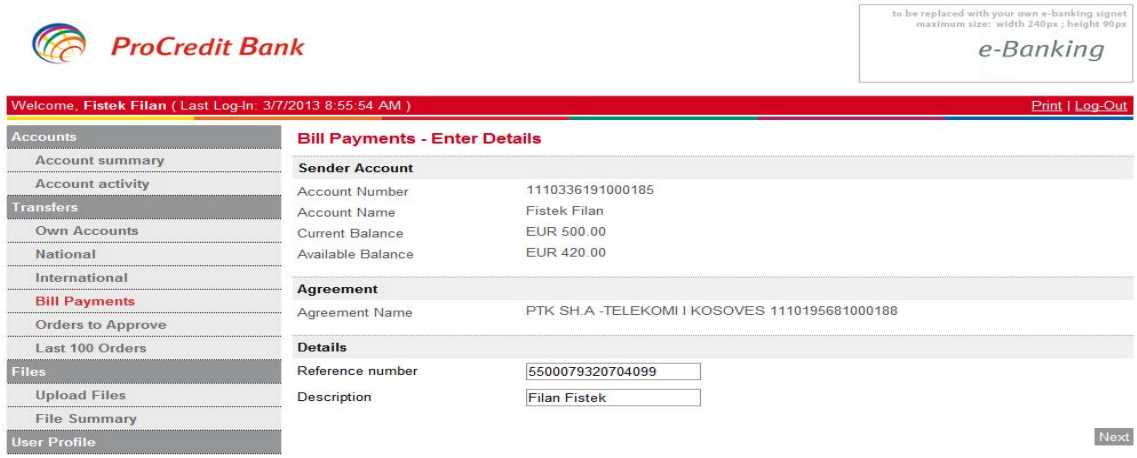
3.4.4 If you want to realize a payment for the invoicing public utility, such as PTK, please select the menu "Bill Payments":

And the below window will occur where you should select the contract which you want to pay, by clicking on the arrow on the scrolling menu, as shown below:

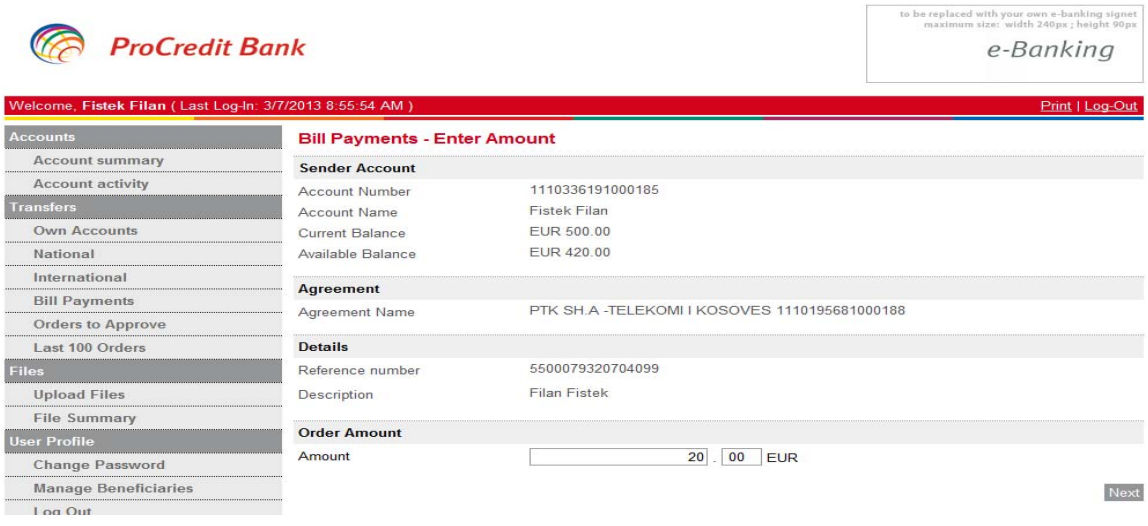
In the list are presented all types of payments of invoices, from where you should select PTK based on the account which is presented in the invoice and click on the button **"Next":**



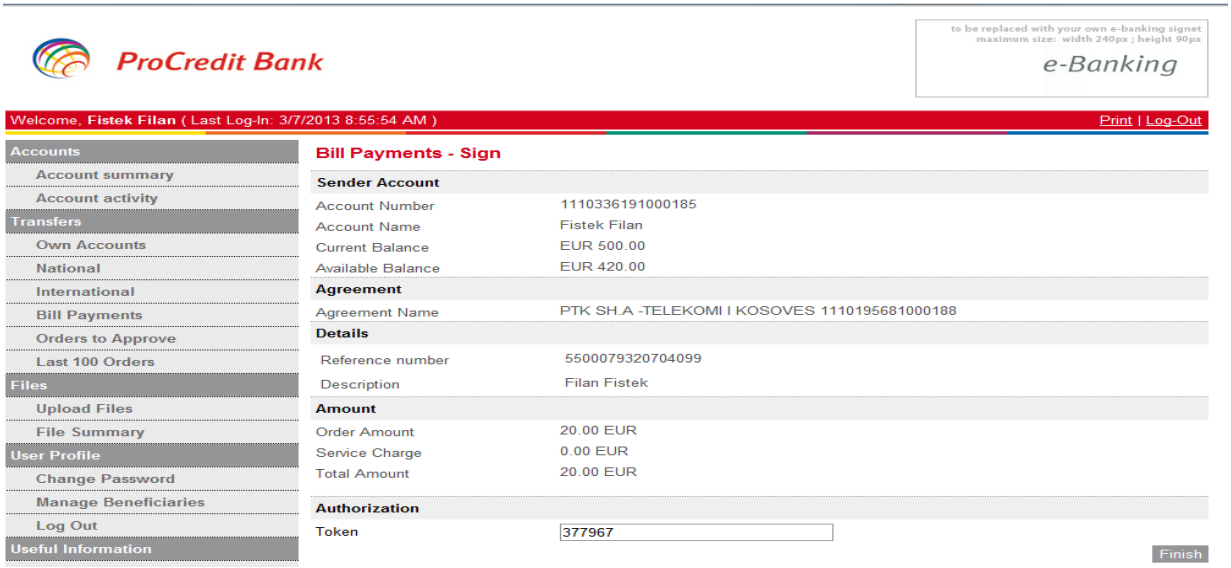
From where you would be directed to the window which should be completed with all the necessary data as per the invoice (reference number). After you have completed the necessary information click on the button **"Next"**:



Type in the amount of the invoice and click on the button **"Next"**:

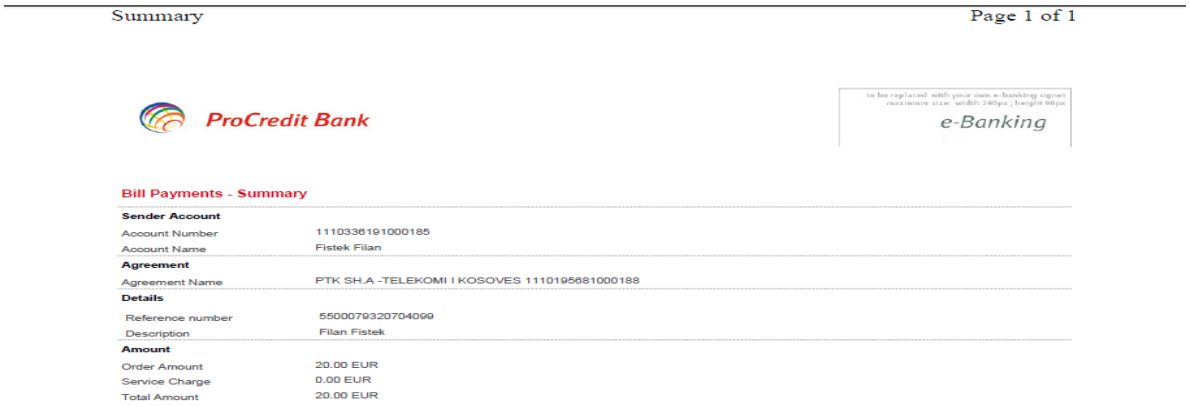


Then, type in the value of the token and click on the button **"Finish"**:



At the end, the information regarding the proceeded payment will occur:

For the details of payment, you may click the button **Print** and you will print out a form of payment of proceeded as below:


Summary

Page 1 of 1

ProCredit Bank

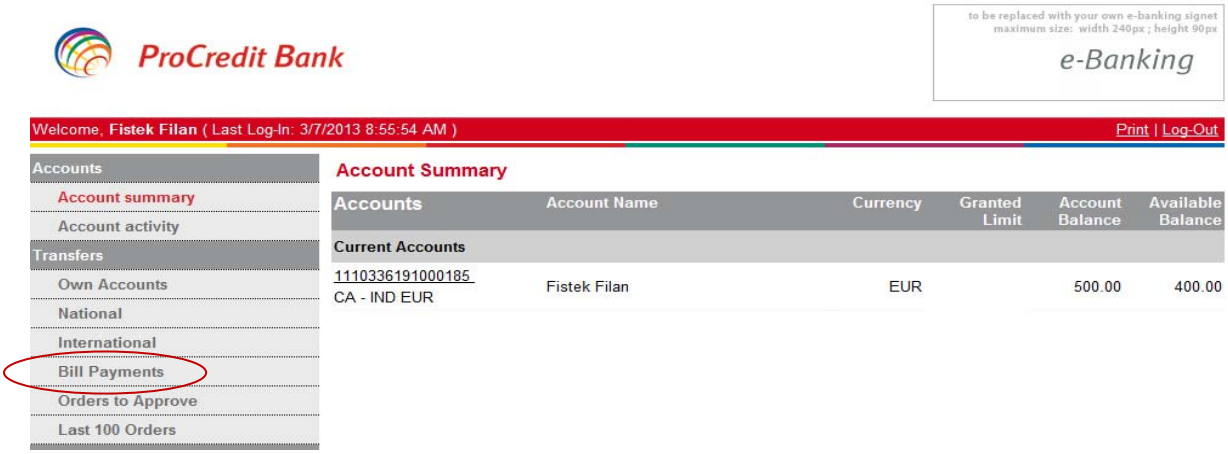
to be replaced with your own e-banking signet maximum size: width 240px ; height 90px

e-Banking

Bill Payments - Summary

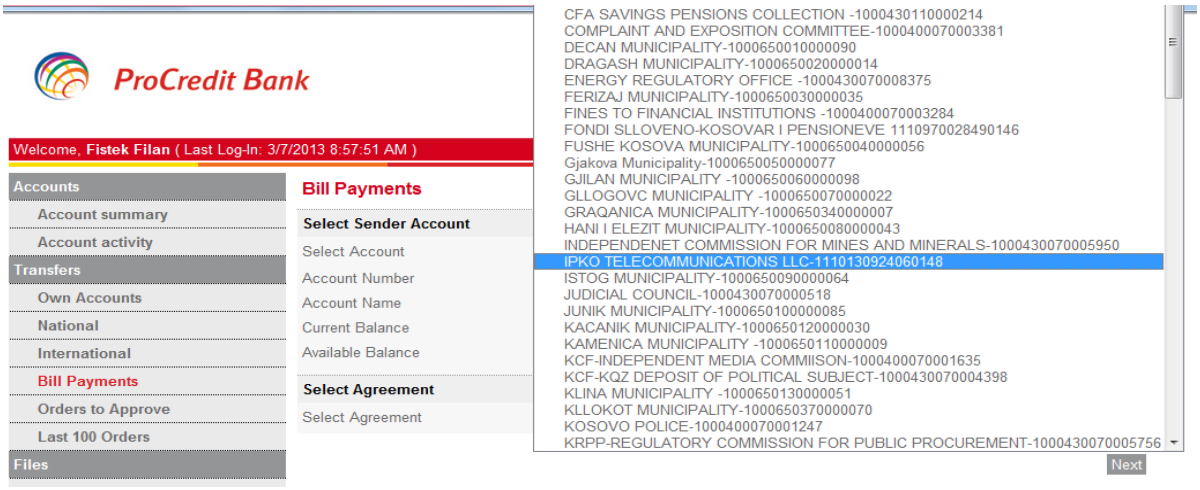
Sender Account	
Account Number	1110336191000185
Account Name	Fistek Filan
Agreement	
Agreement Name	PTK SH.A -TELEKOMI I KOSOVES 1110195681000188
Details	
Reference number	5500079320704099
Description	Filan Fistek
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

3.4.5 If you want to complete a payment for other collectors within the banks, such as ”Ipko Telecommunication Company”, please select the menu “Bill Payments”:

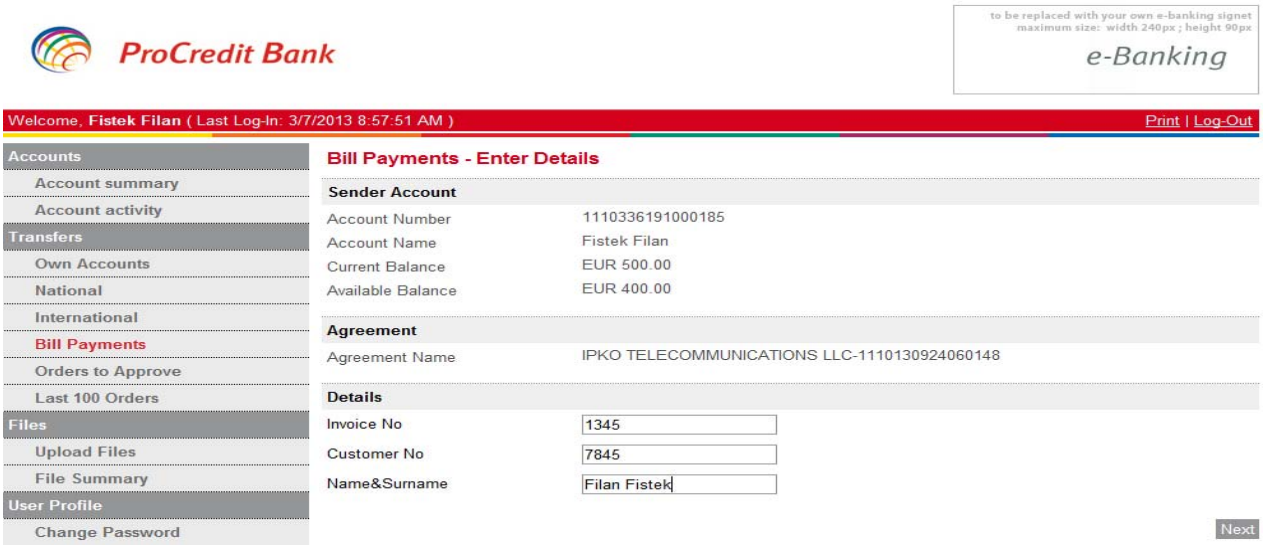


And the below window where you will be able to select the contract you wish to pay, by clicking on the arrow in the scrolling menu, shown below:

In the list are presented all types of utility payments, from where you should select **"Ipko Telecommunications LLC"** based on the account number presented in the invoice and click on the button **"Next"**:

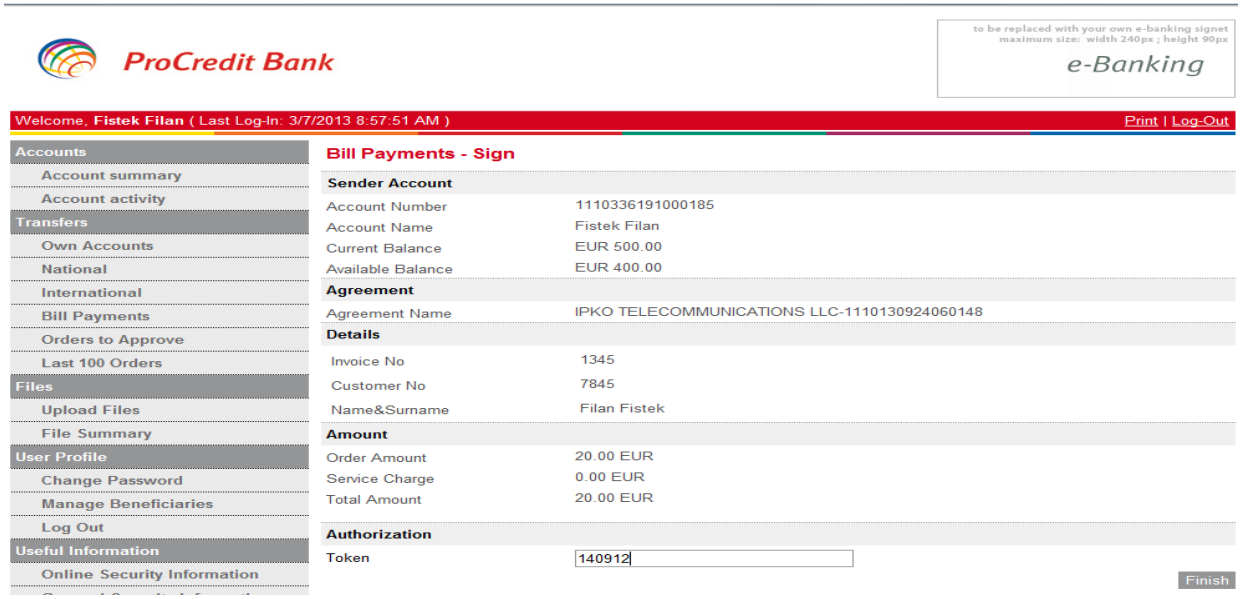


From where you will be directed to the window in which you need to complete all the requested data:

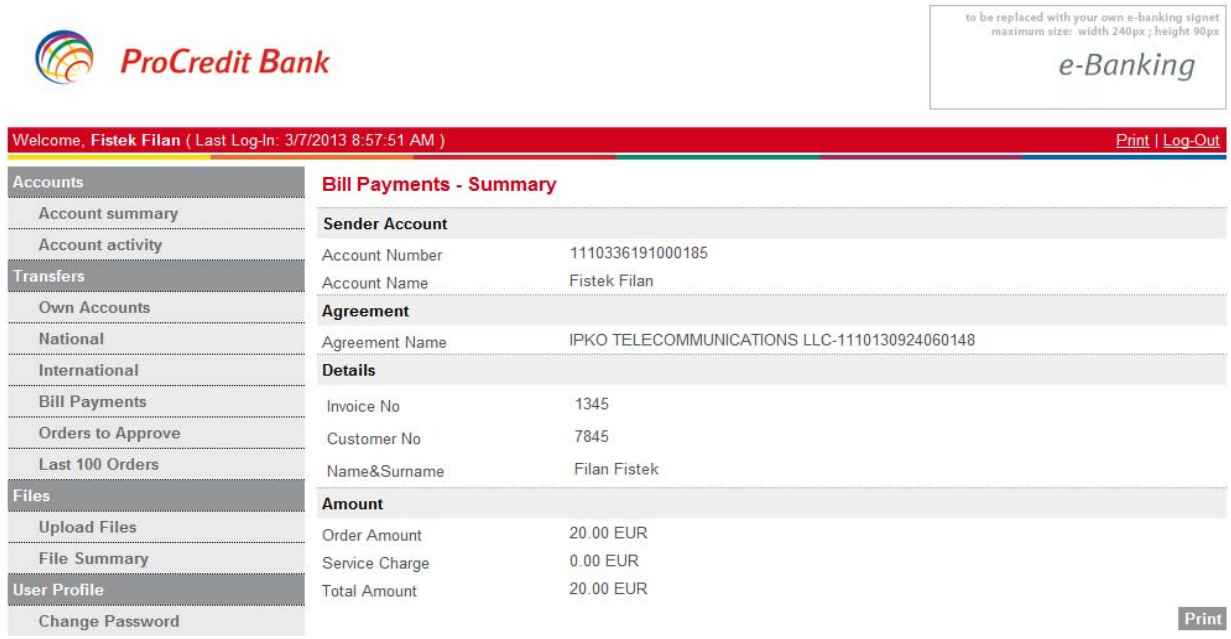


Click on the button **"Next"** and the window for entering the amount will be presented:

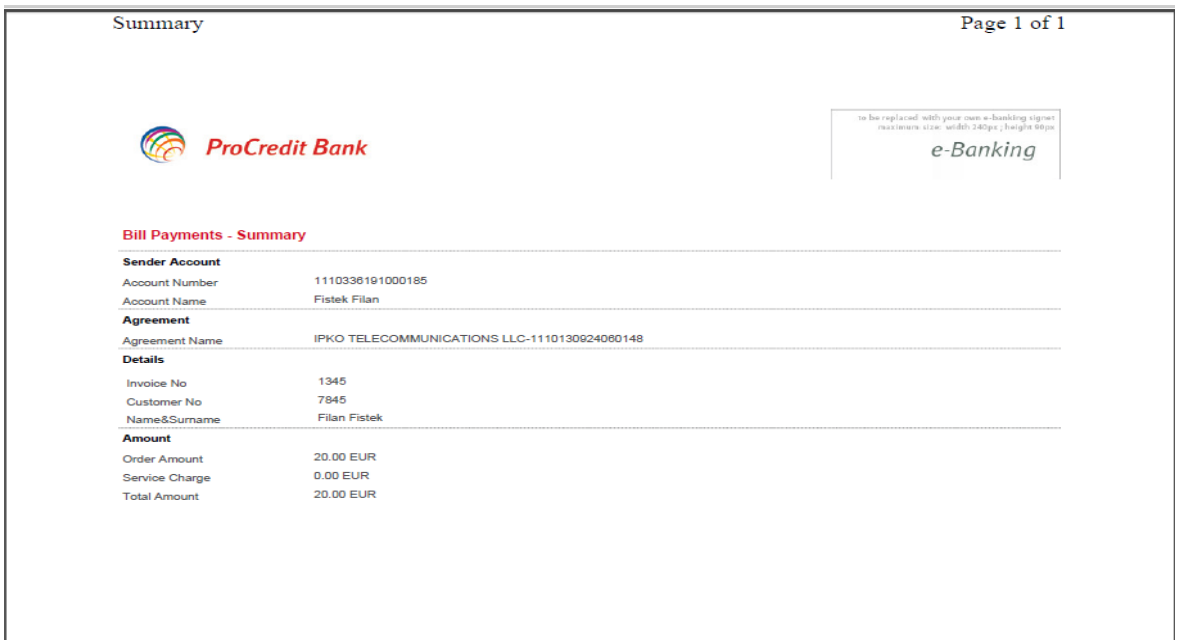
After you have typed in the amount, click on the button "**Next**" and you will be asked to type in the token value:



After you have written the token value, click on the button "**Finish**" and the information regarding the proceeded payment will occur:



If you wish to print out the form of payment, click on the button **"Print"**.



Summary Page 1 of 1

ProCredit Bank

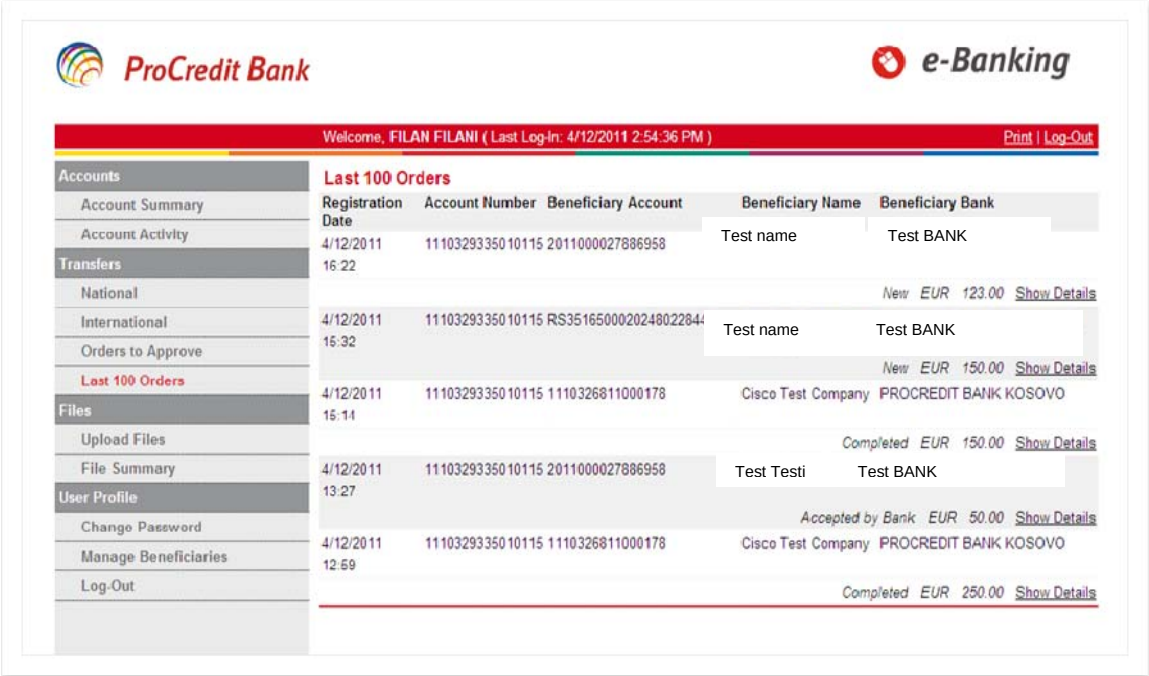
e-Banking

Bill Payments - Summary

Sender Account	
Account Number	1110336191000185
Account Name	Fistek Filan
Agreement	
Agreement Name	IPKO TELECOMMUNICATIONS LLC-1110130924060148
Details	
Invoice No	1345
Customer No	7845
Name&Surname	Filan Fistek
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

3.5 Last 100 Orders:

If you want to view the last 100 orders you should go to the submenu **Last 100 Orders** and the following screen will appear:



ProCredit Bank e-Banking

Welcome, FILAN FILANI (Last Log-In: 4/12/2011 2:54:36 PM) Print | Log-Out

- Accounts
  - Account Summary
  - Account Activity
- Transfers
  - National
  - International
  - Orders to Approve
  - Last 100 Orders
- Files
  - Upload Files
  - File Summary
- User Profile
  - Change Password
  - Manage Beneficiaries
  - Log-Out

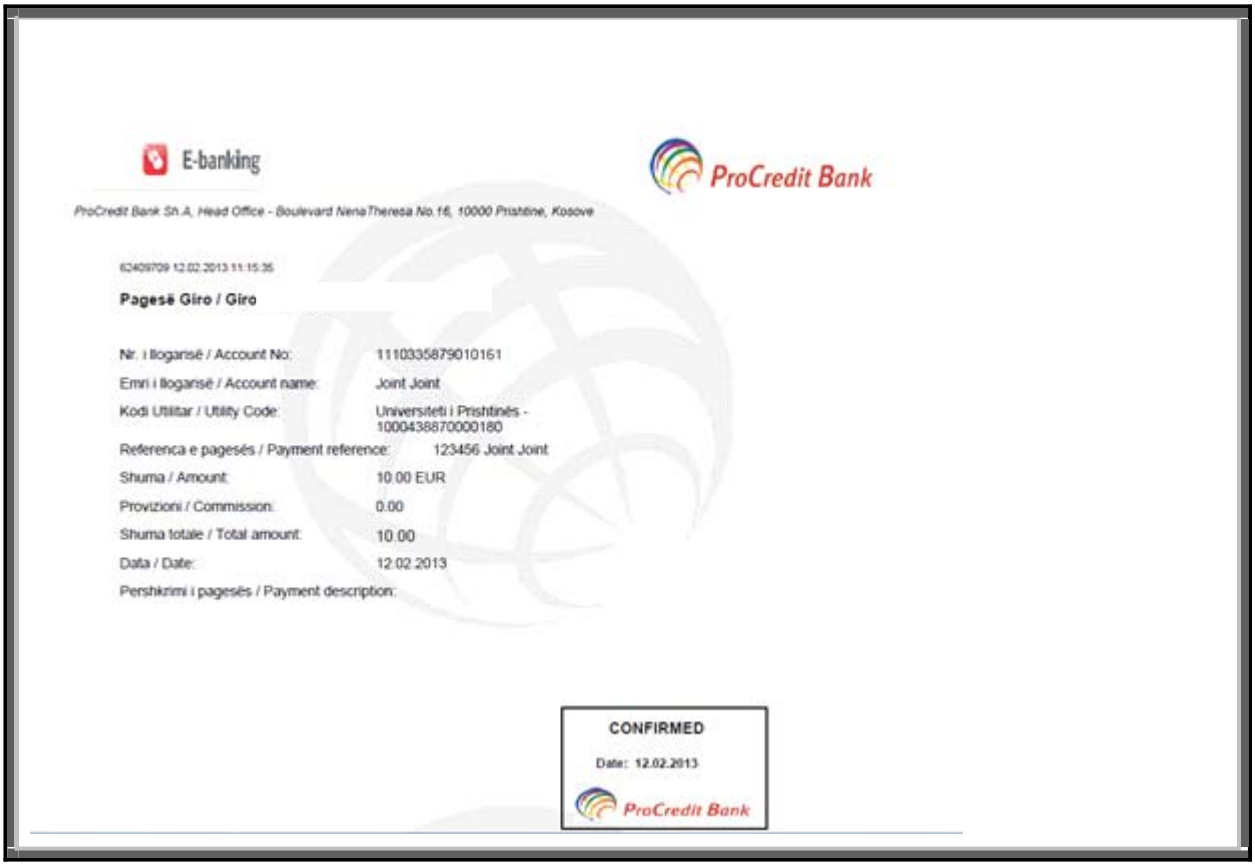
Last 100 Orders

Registration Date	Account Number	Beneficiary Account	Beneficiary Name	Beneficiary Bank				
4/12/2011 16:22	1110329335010115	2011000027886958	Test name	Test BANK				
					New	EUR	123.00	Show Details
4/12/2011 15:32	1110329335010115	RS35165000202480228	Test name	Test BANK				
					New	EUR	150.00	Show Details
4/12/2011 15:14	1110329335010115	1110326811000178	Cisco Test Company	PROCREDIT BANK KOSOVO				
					Completed	EUR	150.00	Show Details
4/12/2011 13:27	1110329335010115	2011000027886958	Test Testi	Test BANK				
					Accepted by Bank	EUR	50.00	Show Details
4/12/2011 12:59	1110329335010115	1110326811000178	Cisco Test Company	PROCREDIT BANK KOSOVO				
					Completed	EUR	250.00	Show Details

3.5.1 Printing of the form for payment of invoices

If you wish to print out the form for payment of invoices which you would use as a proof before the beneficiary parties, you may use the menu 100 last orders. Select the respective transfer and press the button **"More Details"**

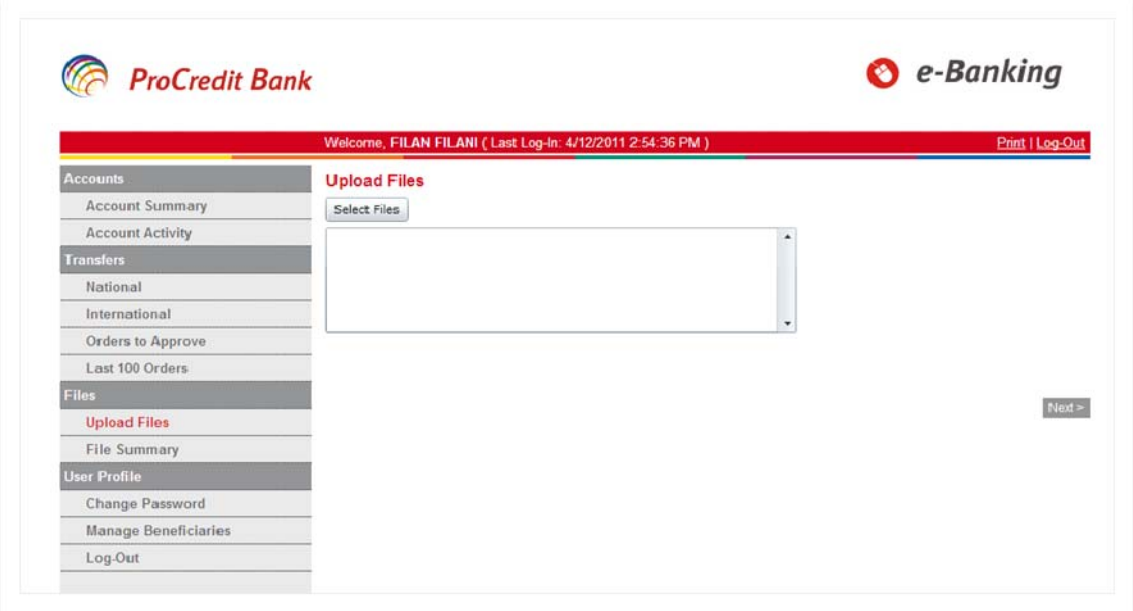
Then the printing form will occur:



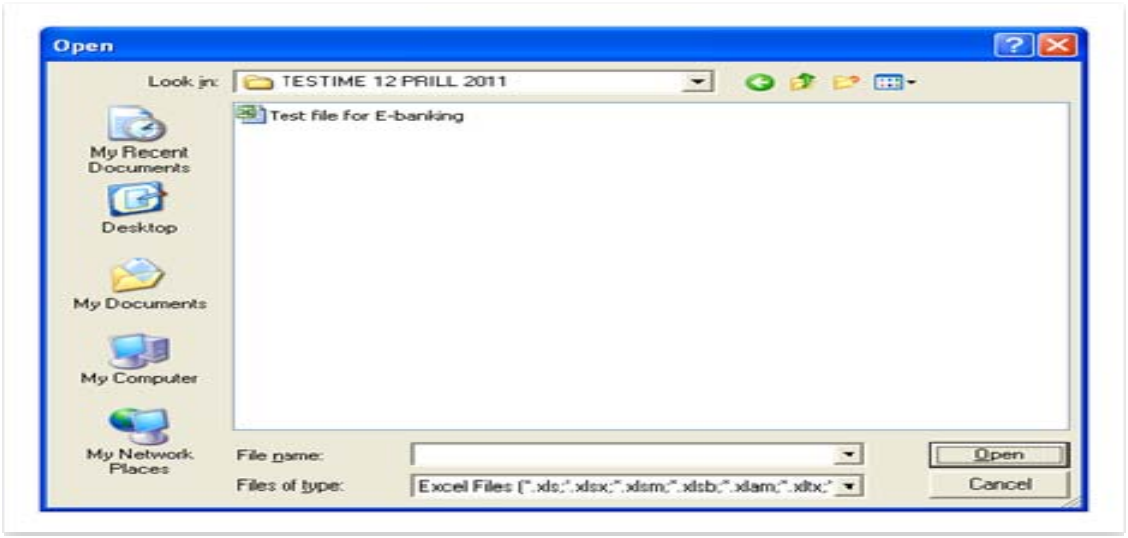
4. Upload a file

Business clients will be able to upload a salary file, without visiting our branches. The client should make sure that he/she has enough funds on the account and that the information provided in the salary list is accurate. If the salary list was uploaded in e-Banking after the "cut-off time", it will be executed on the next working day. The client can upload only Excel format file.

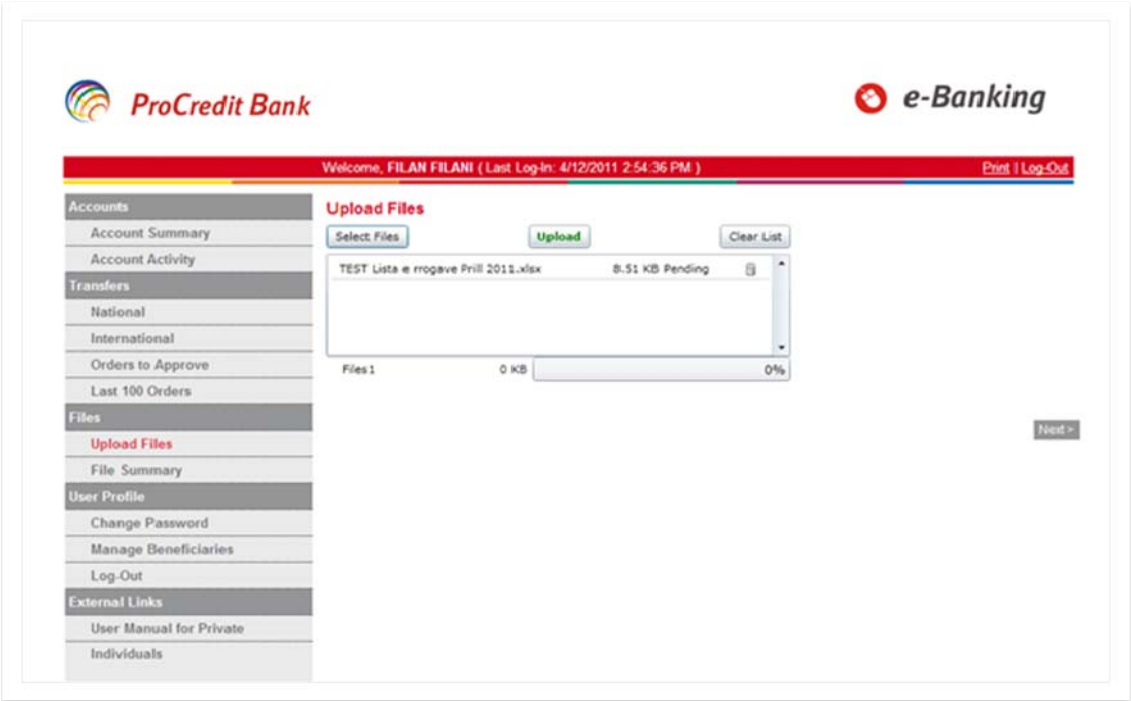
You have to click **Select Files** button, as it appears below:



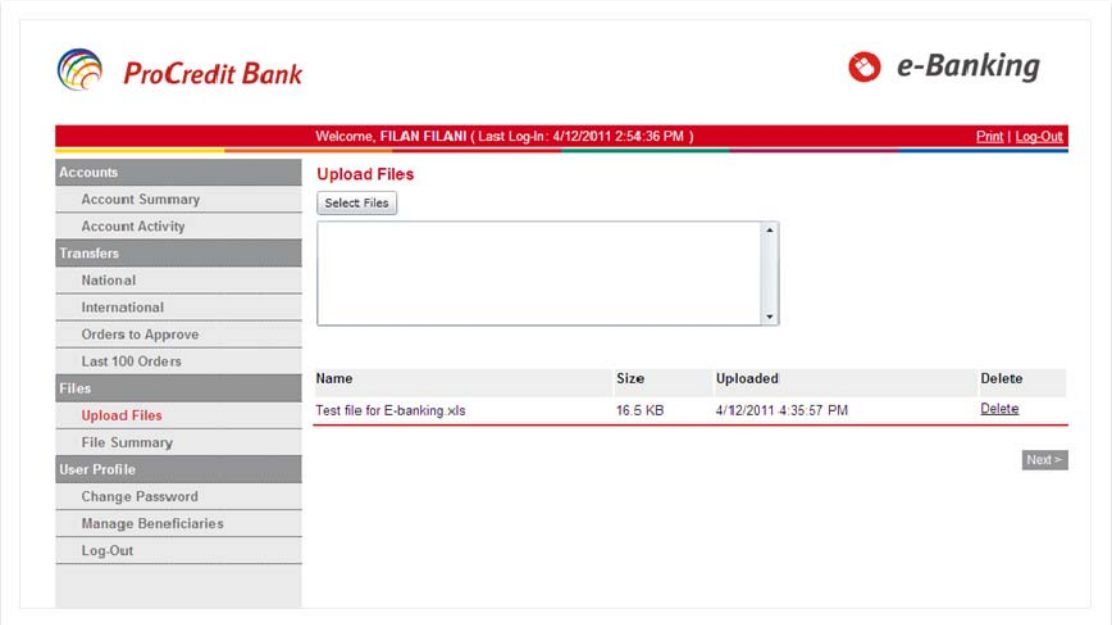
In order to upload a file from your desktop or a saved folder, you need to select the File that you are planning to upload and click **Open** (e.g. if you want to upload a salary file in Excel; on files of type select Excel).



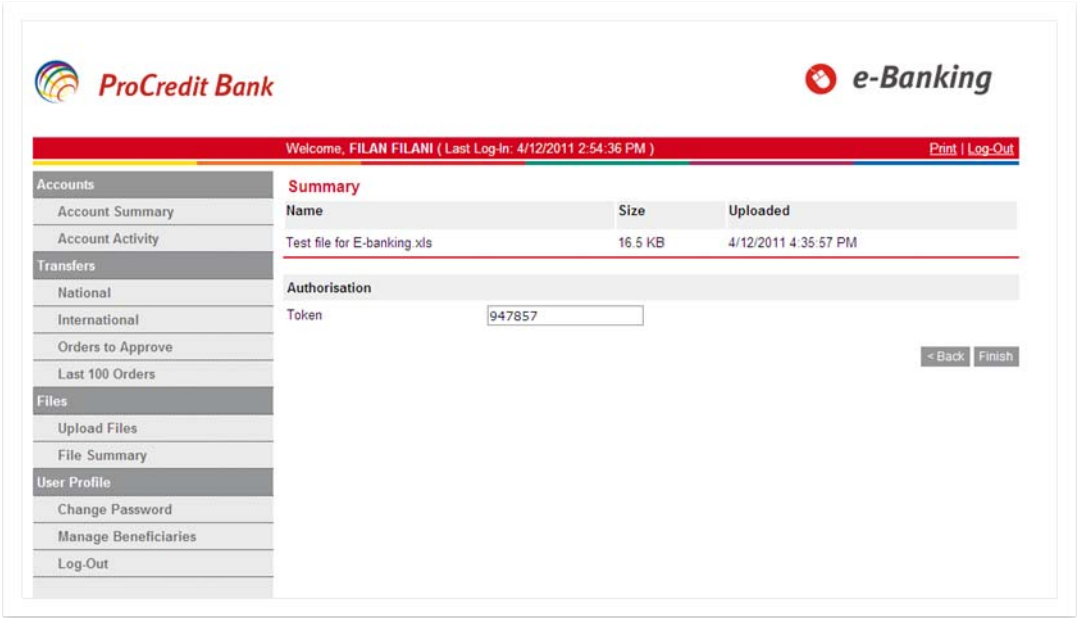
Click **Upload**



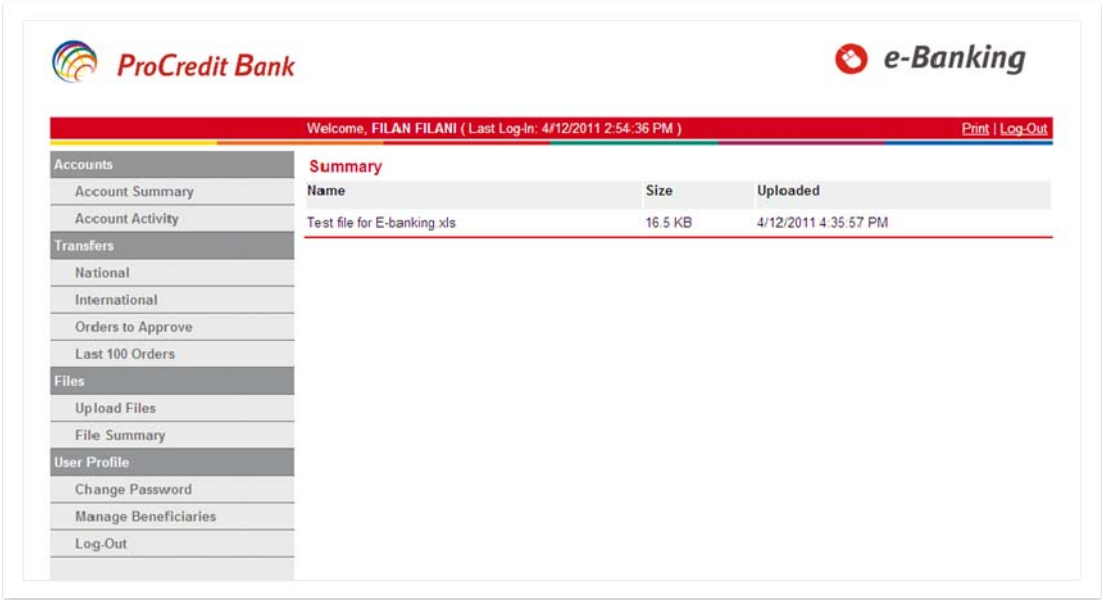
and then click **Next**



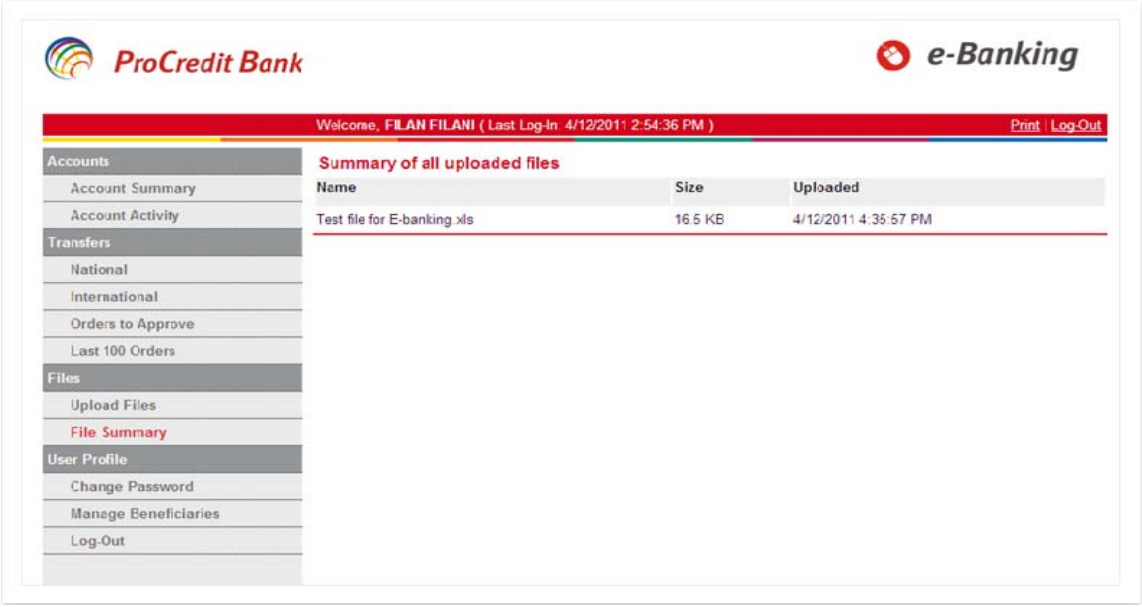
Please type your six digit token number and then click **Finish** :



Once you have clicked **Finish**, you will be able to view a summary of the file(s) you have already uploaded.

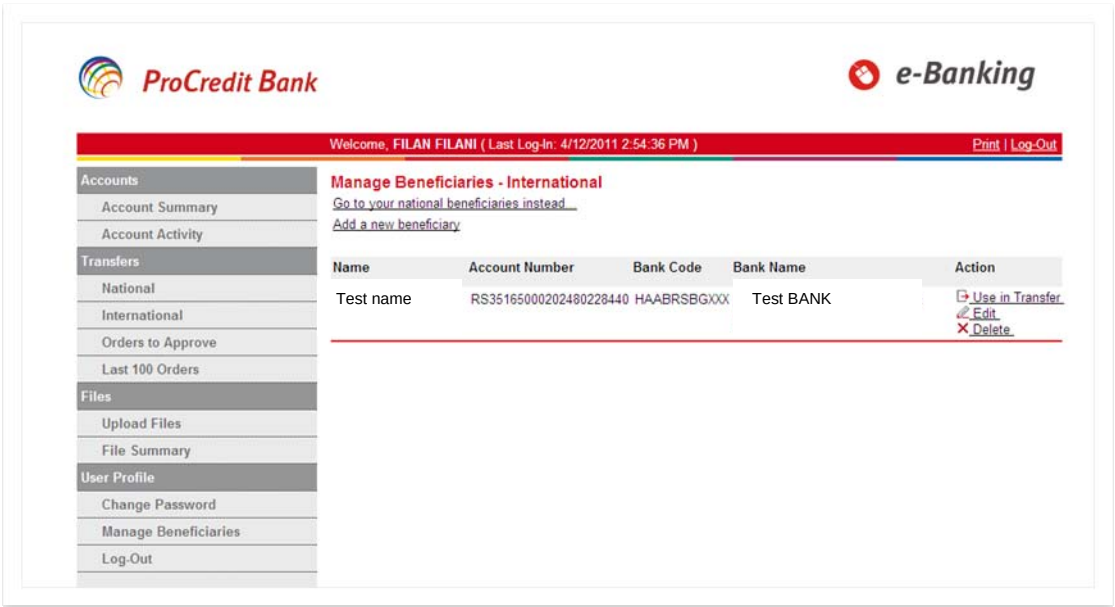


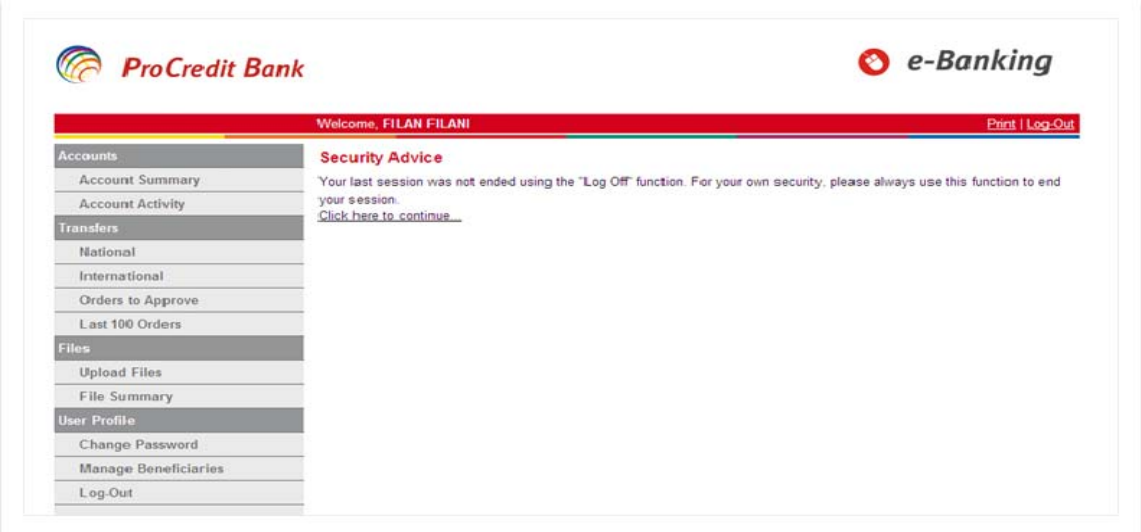
If you want more details regarding the Uploaded files, click **Files Summary** option on the left side of the screen and the screen below will be displayed:



5. Manage National and International Beneficiaries:

Once you register any institutional, national or international transfer, you have the opportunity to save your beneficiaries for future use. These contacts can be found under **Manage Beneficiaries** in the **User profile** menu. Once you click on this sub menu you will choose to view your beneficiaries or add new ones. The below screen shows the details of an International beneficiary and on the right side of the screen you can either use these details when you make a future payment, or edit details, or delete them if you no longer need them.



6. Security Advice

This message will advise you to **Log Off** every time you want to end your session.